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ABSTRACT

These seventeen individualized learning activities packets (LAPs) are intended to relate essential competencies needed for entry or advancement in office occupations to the secondary level office education program and to assist students in achieving occupational proficiency in business careers. Each LAP contains some or all of the following materials: (1) LAP structure and use, including organization, objectives, procedure, terminology: (2) pre-assessment: (3) learning activities with necessary explanations, instructions, handouts: (4) work-sheets: (5) self evaluation: (6) post-assessment: (7) answer keys: and (8) references. Notes to the learning manager accompanying each LAP suggest appropiate grade levels and courses/classes and special material needed and provide supplemental information. These LAPs are provided: Balance Sheet: Calculating Interest: Income Statement: Letter of Application: Letter Mechanics: OCA (Opening a Checking Account): Pay Early--Save Cash--Calculating Cash Discount and Net Cash Price: Price, Sushi, and the Sushi Eaters: Proofreading for Mailability: Reinforcing Shorthand Theory for Chapter 1 (Greff Diamond Jubilee Series): Reprographics: The Fluid Duplicator: Resume--A Necessity: RWC (Record and Write Checks): The Connecting Semicolon and The Announcing Colon: The Indispensable Comma: The Stencil Duplicator: and Typing a Topic Outline. (YLB)

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ED194809

BUSINESS EDUCATION

LEARNING ACTIVITIES PACKET
FOR
OFFICE EDUCATION

CE 027 258

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
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FOREWORD

The purpose for the development of this document is to provide further support to Office Education teachers to fulfill our commitment to the concept and practice that instruction will be individualized to the extent possible.

In developing the learning activities packet, teacher participants selected activities that were considered to be most appropriate and likely to be used in the Office Education courses. In order to insure that these skills, attitudes, values and knowledge are relevant, each LAP was validated through consultations with representatives in business and industry.

It is hoped that these LAPS will strengthen the Office Education curriculum by relating essential competencies needed for entry or advancement in Office occupations to the program in the secondary schools; and to assist students in achieving occupational proficiency in Business careers.

CHARLES G. CLARK, SUPERINTENDENT

ACKNOWLEDGMENT

We gratefully acknowledge the contributions made by the following people in the development of the material.

Consultant

Dr. William G. Neal, Assistant Professor, Department of Business Education and Office Administration, Utah State University, Logan, Utah.

Participants in Business Teachers' Workshop for Curriculum Development, Office Education

Jerrianne Edralin, McKinley High School
Linda F. Fujita, Kalaheo High School
Loraine Honda, Mililani High School
Jo-Lyn Llaneza, Hilo High School
Nola J. Magallones, Kahuku Elementary and High School
Esther Nakata, Kapaa High and Intermediate School
Marie Nishikawa, Kalaheo High School
Sam Yamada, Aiea High School
Lillian T. Yamamoto, Mililani High School

Cooperating Representatives from Business and Industry

Alexander & Baldwin, Inc.
Dillingham Corporation
First Hawaiian Bank
Ms. Alice Hirokawa/Mrs. Angeline Dickson, Planning Office, Hawaii State Department of Agriculture
Honolulu Federal Savings & Loan Association, Mililani Branch
Mr. Steve Jackstadt, Director, Center for Economic Education, University of Hawaii
Mr. David Nakamaejo, Instructor, Kapiolani Community College
Ms. Ruby T. Otake, Manager, Bank of Hawaii, Mililani Branch
Ms. Lillian Sawai, Head Secretary, Carlsmith, Carlsmith, Wichman and Case
Mr. Jack Smyth, Hawaiian Duplicator Corp.

Coordinators

Martin Parks, Project Director, Office of the State Director for Vocational Education, State of Hawaii
Yukio Toyama, Vocational Technical Educational Specialist, Business, Office and Distributive Education, Department of Education, State of Hawaii

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BALANCE SHEET

OBJECTIVE

Given a six-column work sheet of a service-related business, prepare a balance sheet in account form. Assets are equal to liabilities plus capital.

PREREQUISITE

Prepare a six-column work sheet for a service-related business.

Prepared by

Sam Yamada
Aiea High School
Aiea, HI 96701

NOTE TO THE LEARNING MANAGER

This LAP is developed for high school students enrolled in recordkeeping and accounting classes.

Feel free to substitute illustrations, annual reports, and filmstrip with materials that are available to you. The annual reports used for this LAP may be obtained from the addresses listed in the references.

A station or carrel equipped with sound viewer and earphone should be provided for students to view the filmstrip in Learning Activity I.

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INTRODUCTION

To operate a business successfully, owners and managers require a constant flow of information. Much of this information is provided by financial statements such as the balance sheet.

Financial statements also provide information needed by people considering the investment of some of their money in a business. In addition, a business that needs to borrow money for future operations must often provide its financial statements to a bank or other lending agency.

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LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and three learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and subobjectives (or enabling objectives). The learning experience has activities to help you accomplish the objectives. The first learning experience is designed to expose you to the format; and identify the heading, assets section, liabilities section, and capital section of the balance sheet. The second learning experience will explain the steps involved in preparing a balance sheet. The final learning experience is designed to allow you to apply all the information to perform the ability listed in the terminal objective.

OBJECTIVES This LAP includes the following objectives:

Terminal Objective: Given a six-column work sheet of a service-related business, prepare a balance sheet in account form. Assets are equal to liabilities plus capital.

Enabling Objective #1: Write heading of a balance sheet on three lines stating who, what, and when.

Enabling Objective #2: Identify, list, and total asset accounts in the body of a balance sheet.

Enabling Objective #3: Identify, list, and total liability accounts in the body of a balance sheet.

Enabling Objective #4: Identify and list the capital account in the body of a balance sheet.

Enabling Objective #5: Prove and rule the balance sheet.

PROCEDURE

After reading the "Introduction," page 1, and the objectives listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in preparing a balance sheet.

If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on the next page. Check your answers with your instructor.

If you pass the pre-assessment, your instructor will direct you to your next activity.

If you do not take the pre-assessment or do not meet the criteria on the pre-assessment, turn to page 6 and begin work on the LAP.

TERMINOLOGY

accounting equation: Statement that assets equal liabilities plus capital

asset: Anything of value that is owned

balance sheet: A business form that lists (1) what is owned, (2) what is owed, and (3) what a business is worth on a specific date

liability: An amount that is owed

PRE-ASSESSMENT

Prepare a balance sheet in account form using the following work sheet.

World Travel Agency
Work Sheet
For Month Ended June 30, 19—

ACCOUNT TITLE	ACCT. NO.	TRIAL BALANCE 1 DEBIT	TRIAL BALANCE 2 CREDIT	INCOME STATEMENT 3 DEBIT	INCOME STATEMENT 4 CREDIT	BALANCE SHEET 5 DEBIT	BALANCE SHEET 6 CREDIT
Cash	11	1700 00				1700 00	
Office Supplies	12	150 00				150 00	
Office Furniture	13	1100 00				1100 00	
Office Machines	14	700 00				700 00	
Aloha Airlines	21		600 00				600 00
Hawaiian Airlines	22		400 00				400 00
United Airlines	23		200 00				200 00
Jane Kim, Capital	31		1810 00				1810 00
Commissions Revenue	41		1250 00		1250 00		
Advertising Expense	51	90 00		90 00			
Entertainment Expense	52	45 00		45 00			
Insurance Expense	53	60 00		60 00			
Miscellaneous Expense	54	15 00		15 00			
Rent Expense	55	300 00		300 00			
Utilities Expense	56	100 00		100 00			
		4260 00	4260 00	610 00	1250 00	3650 00	3010 00
Net Income				640 00			640 00
				1250 00	1250 00	3650 00	3650 00

PRE-ASSESSMENT

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LEARNING ACTIVITY I

You may complete one or two of the following activities to expose you to the format and introduce you to the balance sheet. You should be able to identify the heading, assets section, liabilities section, and capital section.

Activity 1:	View filmstrip 4, End-of-Period Accounting Activity, South-Western Publishing Company
Activity 2:	See annual reports for illustrations of balance sheet

Pages 30 and 31, Alexander & Baldwin, Inc., 1977
Pages 42 and 43, Dillingham Corporation, 1977
Page 27, First Hawaiian Bank, 1977
Pages 30 and 31, Standard Oil Company of California, 1975

LEARNING ACTIVITY II

Steps in Preparing a Balance Sheet

The balance sheet is prepared from information found in two parts of the work sheet: the Account Title column and the Balance Sheet columns. These two parts of the work sheet are shown on the following page.

Five steps are followed in preparing a balance sheet.

Step 1: Heading

The heading is written in three lines at the top of the balance sheet with each line centered stating who, what, and when.

Step 2: Assets Section

The amounts for the assets section of a balance sheet are obtained from the Balance Sheet Debit column of the work sheet.

The heading, Assets, is centered on the first line on the left-hand side of the balance sheet.

The titles of the asset accounts are written at the margin on the left-hand side of the balance sheet in the same order as shown on the work sheet. The amounts are entered in the amount column.

The total of the left-hand side of the balance sheet is written on the same line as the final total on the right-hand side. Therefore, the Total Assets line and the amount of the total cannot be written until after the Total Liabilities and Capital line has been determined.

Step 3: Liabilities Section

The amounts for the liabilities section of the balance sheet are obtained from the Balance Sheet Credit column of the work sheet.

The heading, Liabilities, is centered on the first line on the right-hand side of the balance sheet.

LEARNING ACTIVITY II

Steps in Preparing a Balance Sheet

Aloha Delivery
Work Sheet
For Month Ended July 31, 19—

	ACCOUNT TITLES	ACCT. NO.	5 BALANCE SHEET DEBIT	6 BALANCE SHEET CREDIT	
1	Cash	11	1250 00		1
2	Delivery Equipment	12	2900 00		2
3	Office Furniture	13	900 00		3
4	Aloha Airlines	21		700 00	4
5	Parcel Service	22		600 00	5
6	David Chang, Capital	31		3100 00	6
11					11
12			5050 00	4400 00	12
13	Net Income			650 00	13
14			5050 00	5050 00	14

Parts of work sheet used in preparing balance sheet

1

Aloha Delivery
Balance Sheet
July 31, 19—

	Assets		Liabilities		
2 →	Cash	1250 00	Aloha Airlines	700 00	← 3
	Delivery Equipment	2900 00	Parcel Service	600 00	
	Office Furniture	900 00	Total Liabilities	1300 00	
			Capital		
			David Chang Capital	3750 00	← 4
	Total Assets	5050 00	Total Liab. and Capital	5050 00	

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Balance Sheet

The titles of the liability accounts are written at the margin on the right-hand side of the balance sheet in the same order as shown on the work sheet. The amounts are entered in the amount column. A single line is ruled across the amount column under the amount of the last liability. The amount of the total and the words, Total Liabilities, are written as shown in the illustration. No total is entered in the liabilities section unless there is more than one liability.

Step 4: Capital Section

The amounts for the capital section of the balance sheet are obtained from the Balance Sheet Credit column of the work sheet.

A blank line is left between the liabilities section and the capital section.

The heading, Capital, is centered on the right-hand side of the balance sheet.

The title of the capital account is written at the margin on the right-hand side of the balance sheet. Mr. Chang's capital at the close of business on July 31, 19--, as shown on the work sheet consists of two items: (1) the balance in his capital account and (2) the net income his business earned. These two amounts are added ($3,100.00 + $650.00 = $3,750.00). The amount of the present capital, $3,750.00, is written in the amount column.

If there is a net loss instead of a net income, the net loss is subtracted from the balance in the capital account to determine the present capital.

Step 5: Prove and Rule

A single line is ruled across the amount column under the amount of the capital and on the same line across the amount column of the asset section. The present capital, $3,750.00, is added to the total liabilities, $1,300.00, to obtain the Total Liabilities and Capital, $5,050.00.

The assets are added to obtain the Total Assets, $5,050.00, which is written in the assets section on the same line as the total liabilities and capital. If these two amounts agree, all calculations on the balance sheet are assumed to be correct.

In the balance sheet of Aloha Delivery, the two proving totals are $5,050.00. Double lines are then ruled under the two proving totals to indicate that the balance sheet has been completed and found to be in balance.

LEARNING ACTIVITY III

Preparing a Balance Sheet

Prepare a balance sheet in account form using the following parts of the work sheet.

"Ask yourself these questions about your balance sheet:

1. Did you center each of the three lines of the heading?
2. Did you center the heading of each of the three main sections: Assets, Liabilities, and Capital?
3. Is the amount of the total assets at the bottom of the left-hand side on the same line as the amount of the total liabilities and capital at the bottom of the right-hand side?
4. Did you neatly rule the double lines across the amount columns only, under the two proving totals?"[1]

Cinerama Theatre
Work Sheet
For Month Ended March 31, 19—

	ACCOUNT TITLES	ACCT. NO.	5 BALANCE SHEET DEBIT	6 BALANCE SHEET CREDIT	
1	Cash	11	2600 00		1
2	Air Conditioning Equipment	12	3800 00		2
3	Projection Equipment	13	9100 00		3
4	Sound Equipment	14	1000 00		4
5	Allied Films	21		150 00	5
6	Baker Studio	22		100 00	6
7	Sound Service	23		100 00	7
8	Fred Yano, Capital	31		14610 00	8
14					14
15			16500 00	14960 00	15
16	Net Income			1540 00	16
17			16500 00	16500 00	17

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[1] Robert M. Swanson, Lewis D. Boynton, Kenton E. Ross, and Robert D. Hanson, Century 21 Accounting (Cincinnati, Ohio: South-Western Publishing Company, 1977), p. 141.

LEARNING ACTIVITY III

Preparing a Balance Sheet

POST-ASSESSMENT

Prepare a balance sheet in account form using the following work sheet.

World Travel Agency
Work Sheet
For Month Ended June 30, 19—

ACCOUNT TITLE	ACCT. NO.	TRIAL BALANCE		INCOME STATEMENT		BALANCE SHEET	
		DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Cash	11	1700 00				1700 00	
Office Supplies	12	150 00				150 00	
Office Furniture	13	1100 00				1100 00	
Office Machines	14	700 00				700 00	
Aloha Airlines	21		600 00				600 00
Hawaiian Airlines	22		400 00				400 00
United Airlines	23		200 00				200 00
Jane Kim, Capital	31		1810 00				1810 00
Commissions Revenue	41		1250 00		1250 00		
Advertising Expense	51	90 00		90 00			
Entertainment Expense	52	45 00		45 00			
Insurance Expense	53	60 00		60 00			
Miscellaneous Expense	54	15 00		15 00			
Rent Expense	55	300 00		300 00			
Utilities Expense	56	100 00		100 00			
		4260 00	4260 00	610 00	1250 00	3650 00	3010 00
Net Income				640 00			640 00
				1250 00	1250 00	3650 00	3650 00

POST-ASSESSMENT

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KEY

LEARNING ACTIVITY III

Preparing a Balance Sheet

Cinerama Theatre
Balance Sheet
March 31, 19—

Assets		Liabilities	
Cash	2600 00	Allied Films	150 00
Air Conditioning Eq.	3800 00	Baker Studios	100 00
Projection Equipment	9100 00	Sound Service	100 00
Sound Equipment	1000 00	Total Liabilities	350 00
		Capital	
		Fred Yano, Capital	16150 00
Total Assets	16500 00	Total Liab. and Capital	16500 00

KEY

Pre-Assessment and Post-Assessment

World Travel Agency
Balance Sheet
June 30, 19—

Assets			Liabilities		
Cash	1700	00	Aloha Airlines	600	00
Office Supplies	150	00	Hawaiian Airlines	400	00
Office Furniture	1100	00	United Airlines	200	00
Office Machines	700	00	Total Liabilities	1200	00
			Capital		
			Jane Kim, Capital	2450	00
Total Assets	3650	00	Total Liab. and Capital	3650	00

REFERENCES

Harry Huffman, Jeffrey R. Stewart, and Arnold E. Schneider, General Recordkeeping, New York: McGraw-Hill Book Company, 1971.

Robert M. Swanson, Lewis D. Boynton, Kenton E. Ross, and Robert D. Hanson, Century 21 Accounting, Cincinnati, Ohio: South-Western Publishing Company, 1977.

David H. Weaver, J. Marshall Hanna, M. Herbert Freeman, Edward B. Brower, and James M. Smiley, Accounting 10/12, New York: McGraw-Hill Book Company, 1977.

Addresses for annual reports:

Alexander & Baldwin, Inc.
822 Bishop Street
Honolulu, HI 96801

Dillingham Corporation
P.O. Box 3468
Honolulu, HI 96801

First Hawaiian Bank
165 South King Street
Honolulu, HI 96813

Standard Oil Company of California
225 Bush Street
San Francisco, CA 94104

CALCULATING INTEREST

Featuring

Papaya Head

OBJECTIVE

Distinguish and calculate interest for single-payment loan and annual percentage rate for installment loan.

PREREQUISITES

1. Multiplies decimals correctly.
2. Permission of learning manager.

Prepared by

Loraine Honda
Mililani High School
Mililani, HI 96789

NOTE TO THE LEARNING MANAGER

1. Target Population. This LAP is designed for the junior high/middle school or high school and may also be used in post-secondary, college and/or adult business education.

2. Instructional Setting. Such classes where this LAP could be used are in basic (general) business, economics, consumer education, and/or business mathematics.

3. Special Materials Needed. You may want to duplicate copies of the work sheet for each student.

4. Additional Information. Students are instructed to see the learning manager if some of the calculations are incorrect for learning experiences #2 to #9.

   As a culminating activity, you may want to have group or class discussions on why it's important to calculate interest according to its annual rate as well as monthly rate of interest; and, why it's important to "shop around" for institutions when making a loan.

   You may also want to file the Pre-Assessment and Post-Assessment answer keys for access to the learning manager only.

   You may also want to explain to the student to be sure to complete each learning experience and use the work sheet for their answers before using the self evaluation key. (The answer to every other learning experience is so arranged as to lessen the tendency to see the next answer of the learning experiences.)

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INTRODUCTION

Remember that dream car you've always wanted for your own....or that dirt bike in the show case at the motorbike dealer in town....or perhaps the trip to "get away from it all" that you wanted during the summer...all of which you wanted but couldn't afford?!

Help is here...at different banking institutions...to give you a loan. However, don't be like old, naive Samson. He borrowed $100 and agreed to repay the loan at $20 a month plus 2½% interest each month on the unpaid balance, which he thought wasn't too much. Little did he know that the interest rate on the loan was actually 30% a year!!! 30%!!!

Through this LAP you will become able to know the difference between and to calculate interest on single-payment loans and annual percentage rates for installment loans.

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LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and nine learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and subobjectives (or enabling objectives). The learning experience has activities to help you accomplish the objectives. The first learning experience is designed to introduce you to the terms needed to understand how to calculate interest. The second and third experiences will help you determine the formula needed to meet the objectives, and to identify the terms in the formula with amounts in a problem. The fourth experience will help you to express a percent in terms of its common or decimal fraction equivalent. Learning experiences #5 to #9 will give you the opportunity to apply all the information and calculate interest and annual percentage rate for various amounts and periods of time.

OBJECTIVES This LAP includes the following objectives:

Terminal Objective:

Distinguish and calculate interest for single-payment loan and annual percentage rate for installment loan.

Enabling Objectives:

#1 Define terms listed on the Terminology page. (Learning Experience #1)

#2 Write a formula for calculating interest. (Learning Experience #2)

#3 Identify the terms in the formula by matching the amounts to the terms. (Learning Experience #3)

#4 Convert the rate of interest in terms of its common or decimal fraction equivalent. (Learning Experience #4)

#5 Calculate the amount of interest for a single-payment loan borrowed for a year. (Learning Experience #5)

#6 Calculate the amount of interest for a single-payment loan borrowed for more than a year. (Learning Experience #6)

#7 Calculate the amount of interest for a single-payment loan borrowed for less than a year. (Learning Experience #7)

#8 Calculate the amount of interest for a single-payment loan borrowed for a certain number of days. (Learning Experience #8)

#9 Calculate the annual percentage rate for an installment loan to be paid over a period of one year. (Learning Experience #9)

PROCEDURES

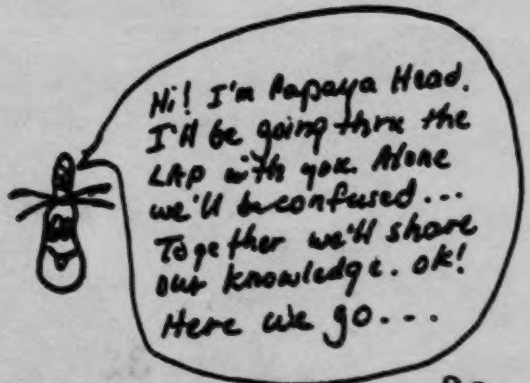
After reading the Introduction on page 1 of this LAP and the objectives listed on the previous page, you should be able to determine how much of this LAP you will need to complete in order to be competent in understanding the difference between single-payment loans and installment loans and how to calculate the interest and annual percentage rate for them.

1. If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on page 5 of this LAP. Check your answers with your instructor.

2. If you pass the Pre-Assessment, your instructor will direct you to your next activity.

3. If you do not take the Pre-Assessment or do not meet the criteria on the Pre-Assessment, turn to page 6 and begin work on the LAP.

   **DO NOT WRITE IN THIS LAP. USE THE WORKSHEET ON PAGES 13 TO 17 FOR ALL ANSWERS.


Hi! I'm Papaya Head. I'll be going thru the LAP with you. Alone we'll be confused... Together we'll share our knowledge. ok! Here we go...

TERMINOLOGY

ANNUAL PERCENTAGE RATE	The yearly cost of credit which is 12 times the stated monthly rate.
BALANCE	Amount unpaid that is owed.
CREDITOR	One who sells or lends to another on his promise to pay in the future.
DEBTOR	One who buys or borrows on his promise to pay at some time in the future.
INSTALLMENT LOAN	A loan repaid with interest in a series of payments.
INTEREST	An amount paid for the use of money.
LOAN	To borrow money that is to be returned with interest.
MONTHLY INSTALLMENTS	Series of monthly payments for a loan.
ORDINARY INTEREST	Interest calculated on the basis of one year of time.
PER ANNUM	Each year.
PERCENT	Part of a dollar; part of 100.
PRINCIPAL	The amount of money borrowed.
RATE	Percent or a part of a dollar that expresses interest.
SINGLE-PAYMENT LOAN	A loan repaid with interest at the end of a definite time.

TIME LIMIT: 20 MINUTES

PRE-ASSESSMENT

Calculate the interest for the following problems:

1. Francine Manua borrowed $1500 at 5% for 1 year.

   Formula:

   Calculation:

2. Scotty Vasquez borrowed $900 at 9% for 8 months.

   Formula:

   Calculation:

3. Leroy Botelho borrowed $300 at 1½% for 90 days.

   Formula:

   Calculation:

Indicate which type of loan is true of the following statements.

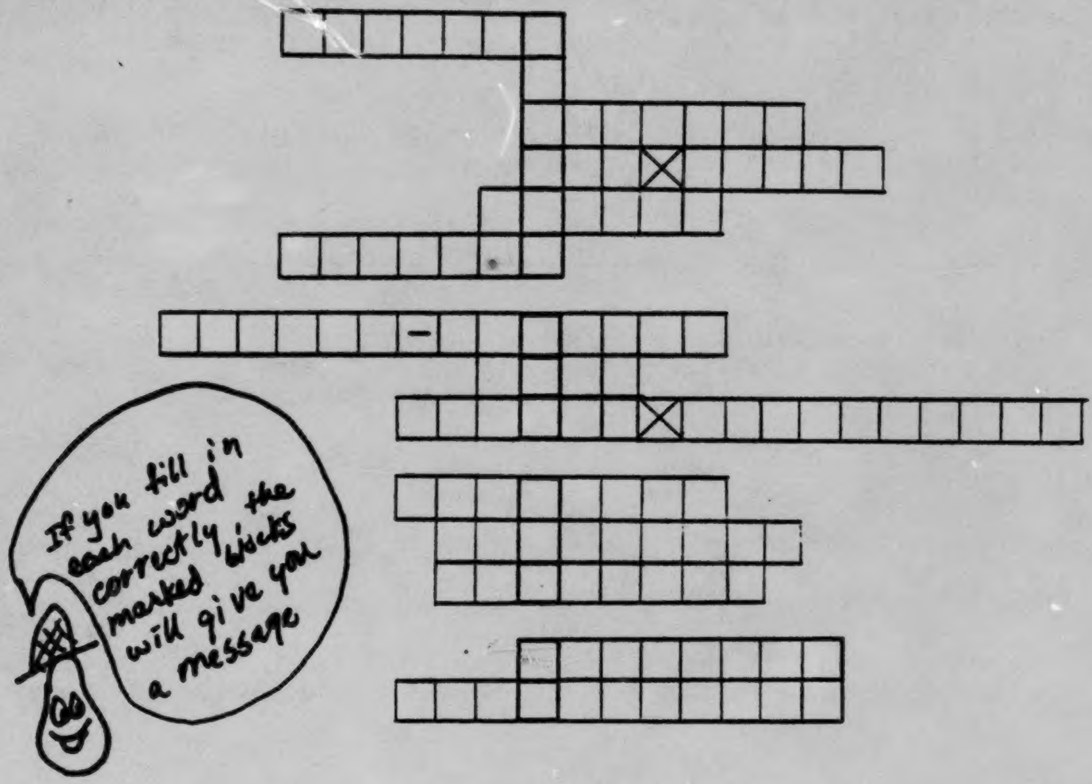
1. The formula p x r x t = i is used to find interest.

2. The annual percentage rate of interest is about twice the amount of the calculated monthly interest.

LEARNING EXPERIENCE #1

1. Review the terminology on page 4 of this LAP.

2. Fill in the blocks and complete the puzzle below, spelling the words correctly. (Use the puzzle on the Worksheet for your answers.)

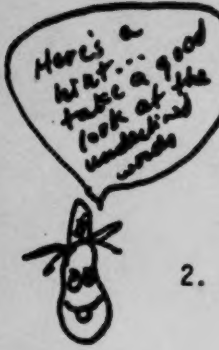

If you fill in each word correctly the marked blocks will give you a message

1. Series of monthly payments for a loan. _____________ installments.
2. The most important person in your life. (one letter)
3. Part of a dollar; part of 100.
4. Each year.
5. One who buys or borrows on his promise to pay at some time in the future.
6. Amount paid that is owed.
7. A loan repaid with interest at the end of a definite time.
   ____________-____________ loan.
8. To borrow money that is to be returned with interest.
9. The yearly cost of credit which is 12 times the stated monthly rate.
10. One who sells or lends to another on his promise to pay in the future.
11. The amount of money borrowed.
12. Interest calculated on the basis of 1 year of time. _______ interest.
13. An amount paid for the use of money.
14. A loan repaid with interest in a series of payments. _______ loan.

Check your answers with the Self Evaluation Key on page 19.

LEARNING EXPERIENCE #2

1. Read the following statement which gives you the formula for calculating interest.


Here's a hint... take a good look at the underlined words

The amount borrowed (stated in terms of dollars and cents, like $150.50) multiplied by the rate of interest (usually stated as a percent, i.e. %) times the period of time (stated as one year, several years, number of months, or number of days) will give you the amount of interest to be paid for the loan (stated in terms of dollars and cents).

2. Based on the statement above, write a formula to calculate interest, using four of the terminology on page 4.

_______________ X _______________ X _______________ = _______________

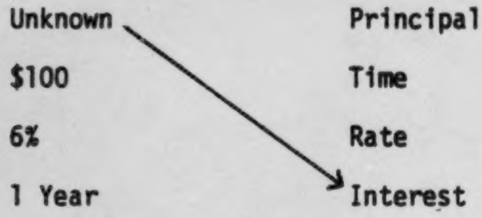
3. Check your answer with the Self Evaluation Key on page 19. If your answer is correct, continue with the next learning experience. If your answer was incorrect, see your learning manager.

LEARNING EXPERIENCE #3

1. Read the following interest problem statement.

Mable Ginoza borrowed $100 at 6% for one year.

2. Using the formula from Learning Experience #2, identify the terms in the formula by matching them with the amounts in the problem. The first one is done as an example.



Unknown	Principal
$100	Time
6%	Rate
1 Year	Interest

3. Check your answers with the Self Evaluation Key on page 19. If your answer was correct, good for you! Go on to the next experience. If your answer was not correct, see your learning manager.

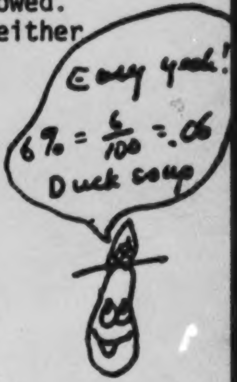
LEARNING EXPERIENCE #4

1. Read the following.

   Interest is expressed as part of a dollar. This part of a dollar, or percent, is called the rate of interest. For example, an interest rate of 6% means that 6 cents must be paid for every dollar borrowed. Before using a percent rate in a problem, you must change it to either a common or a decimal fraction equivalent. For example:

   a rate of interest of 6% would be changed to a common fraction of 6/100 (the number divided by 100) or a decimal fraction of .06 (6 divided by 100).

   a rate of interest of 5% would be changed to a common fraction of 5/100 or a decimal fraction of .05.



2. Change the following rate of interest to its common fraction and decimal fraction equivalent.

   (a) rate of interest of 4% common fraction ________________
   decimal equivalent ______________

   (b) rate of interest of 7% common fraction ________________
   decimal equivalent ______________

   (c) rate of interest of 10% common fraction ________________
   decimal equivalent ______________

   (d) rate of interest of 18% common fraction ________________
   decimal equivalent ______________

   (e) rate of interest of 50% common fraction ________________
   decimal equivalent ______________

3. Check your answers with the Self Evaluation Key on page 19. If your answers were correct, go on to the next experience. If you had more than 3 incorrect answers, see your learning manager.

LEARNING EXPERIENCE #5

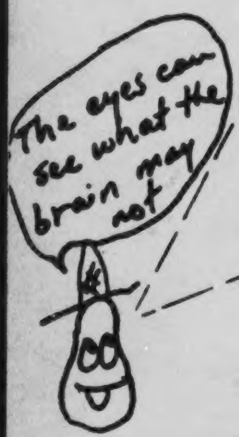
1. Read the following on how to calculate interest for one year.

When a rate of interest, say, 6% per annum or per year, the borrower must pay 6 cents for each dollar he borrows for a year. If he borrows $1, he pays 6 cents. If he borrows $2, he pays 12 cents. If he borrows $10, he pays 60 cents, and so on. The amount of the interest charge is found by multiplying the principal by the rate of interest. Suppose a person borrowed $100 for a year at 6% per annum. The amount of interest would be figured in this way.

p x r x t = i

formula: $100 x 6% x 1 = interest

calculation: $100 x .06 x 1 - $6.00 (remember: 6% = 6/100 = .06)


The eyes can see what the brain may not

2. Calculate the interest for the following problems.

(a) Kelly Fernandez borrowed $500 at 7% for one year.

formula: __________ x __________ x __________ = __________

calculation:

(b) Michael Loo borrowed $1000 at 6% for one year.

formula: __________ x __________ x __________ = __________

calculation:

(c) At a rate of interest of 4%, Sue Finley borrowed $800 for one year.

formula: __________ x __________ x __________ = __________

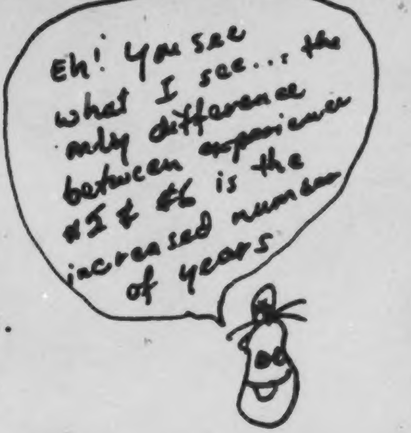
calculation:

3. Check your answers with the Self Evaluation Key on page 20. If your answers were correct, go on to the next experience. If you had more than 1 incorrect answer see your learning manager.

LEARNING EXPERIENCE #6

1. Read the following on how to calculate interest for more than one year.

As you have just seen in experience #5, if a person borrows $100 at 6% for 1 year, he must pay back the $100 plus $6 interest. If he borrows the same amount of money at the same rate of interest for 2 years, he pays twice as much interest, or $12. If the money is borrowed for 3 years, he pays $18, and so on. The amount of interest on $100 borrowed at 6% for 2 years would be figured in this way:


Eh! You see what I see..., the only difference between experience #5 & #6 is the increased number of years

p x r x t = i

formula: $100 x 6% x 2 years = interest

calculation: $100 x .06 x 2 = interest

2. Calculate the interest for the following problems.

   (a) Bobby McKay borrowed $200 at 4% for 2 years.

   formula: __________ x __________ x __________ = __________

   calculation:

   (b) Jason Kalea borrowed $700 at 6% for 8 years.

   formula: __________ x __________ x __________ = __________

   calculation:

   (c) At a rate of 5%, Betty Lou borrowed $100 for 3 years.

   formula: __________ x __________ x __________ = __________

   calculation:

3. Check your answers with the Self Evaluation Key on page 20. If your answers were correct, go on to the next experience. If you had more than 1 incorrect answer, see your learning manager.

LEARNING EXPERIENCE #7

1. Read the following on how to calculate interest for less than a year.

If money is borrowed for less than 1 year, the amount of interest is calculated on the fractional part of the year. The fraction may be expressed either in months or in days. A month is considered to be one-twelfth of a year, regardless of the number of days in the particular month. Suppose that a person had borrowed $100 at 6% for 1 month. Here is how the interest would be figured:

p x r x t = i

formula: $100 x 6¢ x 1/12 = interest

calculation: $100 x .06 x 1/12 = $.50

Now let me think.. 1 year has 12 months so 4 months out of a year would be....

2. Calculate the interest for the following problems.

(a) Matson Key borrowed $300 at 4% for 9 months.

formula: __________ x __________ x __________ = __________

calculations:

(b) Sue Lee borrowed $90 at 3% for 4 months.

formula: __________ x __________ x __________ = __________

calculations:

(c) Nicky Manfield borrowed $150 at 4% for 6 months.

formula: __________ x __________ x __________ = __________

calculations:

3. Check your answers with the Self Evaluation Key on page 20. If your answers were correct, go on to the next experience. If you had more than 1 incorrect answer, see your learning manager.

LEARNING EXPERIENCE #8

1. Read the following on how to calculate interest for a number of days.

When a loan is made for a certain number of days, such as 30, 60, or 90 days, the interest is determined by days. To make the calculation easy, it is customary to use 360 days as being a year. Suppose that a person had borrowed $100 at 6% for 60 days. Here is how the interest would be figured:

$p \times r \times t = i$

formula: $100 x 6% x 60/360 = $1.00

calculations: $100 x .06 x 60/360 = $1.00

60 days out of a year... lets see....

2. Calculate the interest for the following problems.

(a) Maxie borrowed $500 at 4% for 30 days.

formula: __________ x __________ x __________ = __________

calculations:

(b) Neal Jones borrowed $800 at 3% for 60 days.

formula: __________ x __________ x __________ = __________

calculations:

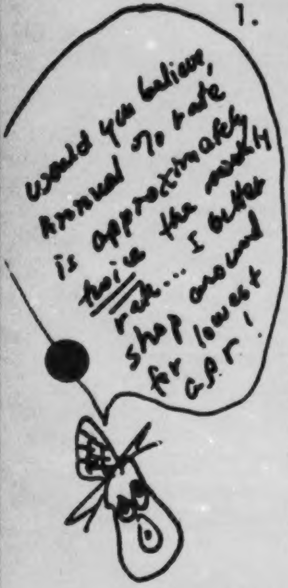
(c) Jackey borrowed $150 at 2% for 90 days.

formula: __________ x __________ x __________ = __________

calculations:

3. Check your answers with the Self Evaluation Key on page 21. If your answers were correct, you're doing swell!! Go on to the next learning experience. If you had more than 1 incorrect answer, see your learning manager.

LEARNING EXPERIENCE #9



1. Read the following concerning annual percentage rate on installment loans.

Suppose you borrowed $100 for a year, agreeing to repay the loan in 12 monthly installments of $9 each (12 x 9 = $108). You can easily figure the cost of the loan as $8. You received $100; you repaid $108 ($108 - $100 = $8). And suppose the creditor (lender) said that was a rate of 9 percent. Would you doubt this? After all, 8 percent of $100 is $8. Right? But on a $100 loan repaid in installments, the annual percentage rate is about 16 percent!! This is because you would not have the use of the entire $100 for a year. You would have the use of only about half the total amount borrowed, or $50. The reason is that you would repay a portion of the debt each month. And with each payment, the amount of the loan would be reduced. You would have the use of less and less of the money you borrowed.

Whenever a loan is repaid in installments, the annual percentage rate is roughly twice the rate calculated on the full amount.

2. Calculate the approximate annual percentage rate for the following.

(a) Maryann borrows $150 and agrees to repay the loan at $10 a month at 1½% per month on the unpaid balance.

monthly interest rate
X number of months in a year
annual percentage rate

(b) Nancy borrows $230 and repays the loan at $40 a month plus 4½% interest per month on the unpaid balance.

(c) Frank repays $95 a month for a $300 loan plus 3% interest per month on the unpaid balance..

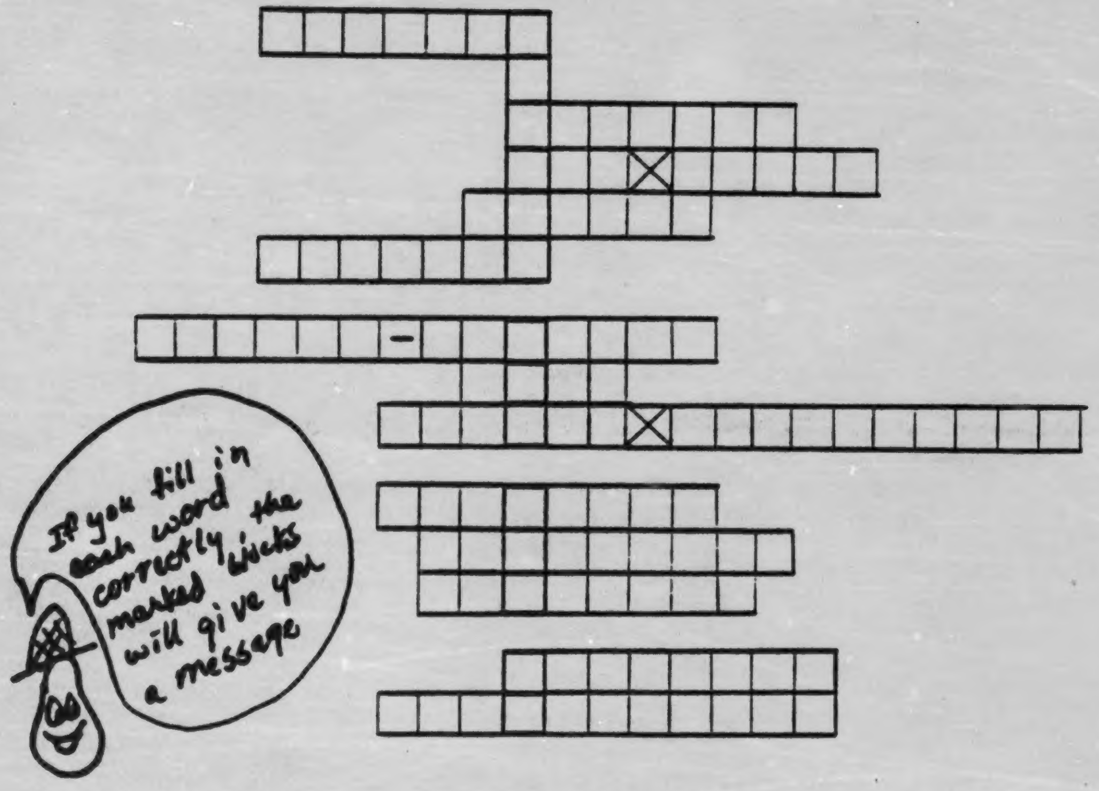
3. Check your answers with the Self Evaluation Key on page 21. If your answers were correct, go on to the Post-Assessment. If you had more than one incorrect answer, see your learning manager.

WORK SHEET

LEARNING EXPERIENCE #1

1. Define terms.

2. Fill in the blocks and complete the puzzle below, spelling the words correctly. (Use the puzzle on the Worksheet for your answers.)


If you fill in each word correctly the marked blocks will give you a message

1. Series of monthly payments for a loan. _____________installments.
2. The most important person in your life. (one letter)
3. Part of a dollar; part of 100.
4. Each year.
5. One who buys or borrows on his promise to pay at some time in the future.
6. Amount paid that is owed.
7. A loan repaid with interest at the end of a definite time. __________-__________ loan.
8. To borrow money that is to be returned with interest.
9. The yearly cost of credit which is 12 times the stated monthly rate.
10. One who sells or lends to another on his promise to pay in the future.
11. The amount of money borrowed.
12. Interest calculated on the basis of 1 year of time. _______ interest.
13. An amount paid for the use of money.
14. A loan repaid with interest in a series of payments. _______ loan.

Check your answers with the Self Evaluation Key on page 19.

WORKSHEET

LEARNING EXPERIENCE #2

Write a formula to calculate interest.

__________ x __________ x __________ = __________

LEARNING EXPERIENCE #3

Identify the terms in the formula by matching the amounts to the terms.

Unknown	Principal
$100	Time
6%	Rate
1 Year	Interest

LEARNING EXPERIENCE #4

Convert the rate of interest in terms of its common or decimal fraction equivalent.

(a) rate of interest of 4% common fraction ____________________

decimal equivalent ____________________

(b) rate of interest of 7% common fraction ____________________

decimal equivalent ____________________

(c) rate of interest of 10% common fraction ____________________

decimal equivalent ____________________

(d) rate of interest of 18% common fraction ____________________

decimal equivalent ____________________

(e) rate of interest of 50% common fraction ____________________

decimal equivalent ____________________

WORK SHEET continued

LEARNING EXPERIENCE #5

Calculate the amount of interest for a single-payment loan borrowed for a year.

(a) Kelly Fernandez borrowed $500 at 7% for one year.

formula: __________ x __________ x __________ = __________

calculation:

(b) Michael Loo borrowed $1000 at 6% for one year.

formula: __________ x __________ x __________ = __________

calculation:

(c) At a rate of interest of 4%, Sue Finley borrowed $800 for one year.

formula: __________ x __________ x __________ = __________

calculation:

LEARNING EXPERIENCE #6

Calculate the amount of interest for a single-payment loan borrowed for more than a year.

(a) Bobby McKay borrowed $200 at 4% for 2 years.

formula: __________ x __________ x __________ = __________

calculation:

(b) Jason Kalea borrowed $700 at 6% for 8 years.

formula: __________ x __________ x __________ = __________

calculation:

(c) At a rate of 5%, Betty Lou borrowed $100 for 3 years.

formula: __________ x __________ x __________ = __________

calculation:

WORK SHEET continued

LEARNING EXPERIENCE #7

Calculate the amount of interest for a single-payment loan borrowed for less than a year.

(a) Matson Kay borrowed $300 at 4% for 9 months.

formula: __________ x __________ x __________ = __________

calculation:

(b) Sue Lee borrowed $90 at 3% for 4 months.

formula: __________ x __________ x __________ = __________

calculation:

(c) Nicky Manfield borrowed $150 at 4% for 6 months.

formula: __________ x __________ x __________ = __________

calculation:

LEARNING EXPERIENCE #8

Calculate the amount of interest for a single-payment loan borrowed for a certain number of days.

(a) Maxie borrowed $500 at 4% for 30 days.

formula: __________ x __________ x __________ = __________

calculation:

(b) Neal Jones borrowed $800 at 3% for 60 days.

formula: __________ x __________ x __________ = __________

calculation:

WORK SHEET continued

(c) Jackey borrowed $150 at 2% for 90 days.

formula: __________ x __________ x __________ = __________

calculation:

LEARNING EXPERIENCE #9

Calculate the annual percentage rate for an installment loan to be paid over a period of one year.

(a) Maryann borrows $150 and agrees to repay the loan at $10 a month at 1½% per month on the unpaid balance.

(b) Nancy borrows $230 and repays the loan at $40 a month plus 4½% interest per month on the unpaid balance.

(c) Frank repays $95 a month for a $300 loan plus 3% interest per month on the unpaid balance.

time limit: 30 minutes

POST-ASSESSMENT

Calculate the interest on the following:

1. Nancy Drew borrowed $2500 at 7% for 1 year.

   formula:

   calculation:

2. Margaret Cypriano borrowed $700 at 5% for 10 months.

   formula:

   calculation:

3. Aurthur Fonderella decided to borrow $500 at 2½% for 60 days.

   formula:

   calculation:

Indicate which type of loan is true for the following statements.

1. Multiplying the amount borrowed by the rate of interest times the period of time will give you the interest rate per annum.

2. In most cases the annual percentage rate is about twice the amount of the monthly interest.

3. Ordinary interest calculation is used.

SELF EVALUATION KEY

* Make sure to complete each learning experience before using self evaluation key.

LEARNING EXPERIENCE #1

MONTHLY
I
PERCENT
PER ANNUM
DEBTOR
BALANCE

SINGLE-PAYMENT
LOAN
ANNUAL PERCENTAGE

CREDITOR
PRINCIPAL
ORDINARY

INTEREST
INSTALLMENT

Message: Yippee you did it

LEARNING EXPERIENCE #2

Formula: principal x rate x time = interest
or p x r x t = i

LEARNING EXPERIENCE #3

unknown	interest
$100	principal
6%	rate
1 year	time

LEARNING EXPERIENCE #4

(a) $\frac{4}{100}$ .04
(b) $\frac{7}{100}$ .07
(c) $\frac{10}{100}$ .10
(d) $\frac{18}{100}$ .18
(e) $\frac{50}{100}$ .50

SELF EVALUATION KEY continued

LEARNING EXPERIENCE #5

(a) $500 x 7% = interest

$500 x .07 = $35

(b) $1000 x 6% = interest

$1000 x .06 = $60

(c) $800 x 4% = interest

$800 x .04 = $32

LEARNING EXPERIENCE #6

(a) $200 x 4% x 2 = interest

$200 x .04 x 2 = $16

(b) $700 x 6% x 8 = interest

$700 x .06 x 8 = $336

(c) $100 x 5% x 3 = interest

$100 x .05 x 3 = $15

LEARNING EXPERIENCE #7

(a) $300 x 4% x 9/12 = interest

$300 x .04 x 9/12 = $9

(b) $90 x 3% x 4/12 = interest

$90 x .03 x 4/12 = $.90

(c) $150 x 4% x 6/12 = interest

$150 x .04 x 6/12 = $3

SELF EVALUATION KEY continued

LEARNING EXPERIENCE #8

(a) $500 x 4% x 30/360 = interest

$500 x .04 x 30/360 = $$1.6\overline{6}$

(b) $800 x 3% x 60/360 = interest

$800 x .03 x 60/360 = $$5.3\overline{3}$

(c) $150 x 2% x 90/360 = interest

$150 x .02 x 90/360 = $.75

LEARNING EXPERIENCE #9

(a) 1.5 x 12 = 18%

(b) 4.5 x 12 = 54%

(c) 3 x 12 = 36%

PRE-ASSESSMENT KEY

Calculate the interest for the problems.

1. formula: p x r x t = i

   $1500 x 5% x 1 = interest

   calculation: $1500 x .05 x 1 = $75

2. formula: $900 x 9% x 8/12 = interest

   calculation: $900 x .09 x 8/12 = $54

3. formula: $300 x 1½% x 90/360 = interest

   calculation: $300 x .015 x 90/360 = $1.125 or $1.13

Indicate which type of loan is true for the statements.

1. single-payment loan
2. installment loan

criteria: student must be able to answer all questions with 100% accuracy within 20 minutes.

POST-ASSESSMENT KEY

Calculate the interest on the following:

1. formula: $\$2500 \times 7\% \times 1 =$ interest

   calculation: $\$2500 \times .07 \times 1 = \$175$

2. formula: $\$700 \times 5\% \times 10/12 =$ interest

   calculation: $\$700 \times .05 \times 10/12 = \$29.165$ or $\$29.17$

3. formula: $\$500 \times 2\frac{1}{2}\% \times 60/360 =$ interest

   calculation: $\$500 \times .025 \times 60/360 = \$.208$ or $\$.21$

Indicate which type of loan is true for the statements:

1. single-payment loan
2. installment loan
3. single-payment loan

criteria: Student must be able to answer all questions with 100% accuracy within 30 minutes.

REFERENCES

TEXT

DeBrum, Haines, Malsbary, and Crabbe. *General Business for Economic Understanding*, 10th edition. Cincinnati, Ohio: South-Western Publishing Company, 1971.

RESOURCE PERSONS

Loan Officer
Honolulu Federal Savings & Loan Association
Mililani Branch
Mililani Town, HI
(Interviewed: Thursday, July 13, 1978)

Ms. Ruby T. Otake
Manager
Bank of Hawaii
Mililani Town Branch
Mililani Town, HI
(Interviewed: Thursday, July 13, 1978)

INCOME STATEMENT

OBJECTIVE

Given a six-column work sheet of a service-related business, prepare an income statement. Net income or net loss should agree with the amount shown on the work sheet.

PREREQUISITE

Prepare a six-column work sheet for a service related business.

Prepared by

Sam Yamada
Aiea High School
Aiea, HI 96701

NOTE TO THE LEARNING MANAGER

This LAP is developed for high school students enrolled in recordkeeping and accounting classes.

Feel free to substitute illustrations, annual reports, and filmstrip with materials that are available to you. The annual reports used for this LAP may be obtained from the addresses listed in the references.

A station or carrel equipped with sound viewer and earphone should be provided for students to view the filmstrip in Learning Activity I.

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INTRODUCTION

To operate a business successfully, owners and managers require a constant flow of information. Much of this information is provided by financial statements such as the income statement.

Financial statements also provide information needed by people considering the investment of some of their money in a business. In addition, a business that needs to borrow money for future operations must often provide its financial statements to a bank or other lending agency.

LAP STRUCTURE AND USE

ORGANIZATION

This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and three learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and subobjectives (or enabling objectives). The learning experience has activities to help you accomplish the objectives. The first learning experience is designed to expose you to the format; and identify the heading, revenue, expenses, and net income or net loss of the income statement. The second learning experience will explain the steps involved in preparing an income statement. The final learning experience is designed to allow you to apply all the information to perform the ability listed in the terminal objective.

OBJECTIVES

This LAP includes the following objectives:

Terminal Objective: Given a six-column work sheet of a service-related business, prepare an income statement. Net income or net loss should agree with the amount shown on the work sheet.

Enabling Objective #1: Write heading of an income statement on three lines stating who, what, and when.

Enabling Objective #2: Identify and list revenue account in the body of the income statement.

Enabling Objective #3: Identify, list and total expense accounts in the body of the income statement.

Enabling Objective #4: Compute net income or net loss. Revenue minus expenses equals net income or net loss. Draw double lines across the two columns to show that all work has been completed.

PROCEDURE

After reading the "Introduction," page 1, and the objectives listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in preparing an income statement.

If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on the next page. Check your answers with your instructor.

If you pass the pre-assessment, your instructor will direct you to your next activity.

If you do not take the pre-assessment or do not meet the criteria on the pre-assessment, turn to page 6 and begin work on the LAP.

TERMINOLOGY

Income statement is a report that shows the revenue, the expenses, and the net income or net loss for a fiscal period.

PRE-ASSESSMENT

Prepare an income statement using the following work sheet:

World Travel Agency
Work Sheet
For Month Ended June 30, 19—

	ACCOUNT TITLE	ACCT. NO.	1 TRIAL BALANCE	2	3 INCOME STATEMENT	4	5 BALANCE SHEET	6	
			DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT	
1	Cash	11	1700 00				1700 00		1
2	Office Supplies	12	150 00				150 00		2
3	Office Furniture	13	1100 00				1100 00		3
4	Office Machines	14	700 00				700 00		4
5	Aloha Airlines	21		600 00				600 00	5
6	Hawaiian Airlines	22		400 00				400 00	6
7	United Airlines	23		200 00				200 00	7
8	Jane Kim, Capital	31		1810 00				1810 00	8
9	Commissions Revenue	41		1250 00		1250 00			9
10	Advertising Expense	51	90 00		90 00				10
11	Entertainment Expense	52	45 00		45 00				11
12	Insurance Expense	53	60 00		60 00				12
13	Miscellaneous Expense	54	15 00		15 00				13
14	Rent Expense	55	300 00		300 00				14
15	Utilities Expense	56	100 00		100 00				15
16			4260 00	4260 00	610 00	1250 00	3650 00	3010 00	16
17	Net Income				640 00			640 00	17
18					1250 00	1250 00	3650 00	3650 00	18
19									19

LEARNING ACTIVITY III

Preparing an Income Statement

LEARNING ACTIVITY I

You may complete one or two of the following activities to expose you to the format and introduce you to the income statement. You should be able to identify the heading, the revenue section, the expense section, and the net income or net loss.

Activity 1: View filmstrip 4, End-of-Period Accounting Activity, South-Western Publishing Company

Activity 2: See annual reports for illustrations of income statement:

Page 28, Alexander & Baldwin, Inc., 1977
Page 41, Dillingham Corporation, 1977
Page 26, First Hawaiian Bank, 1977
Page 29, Standard Oil Company of California, 1975

LEARNING ACTIVITY II

Steps in Preparing an Income Statement

The income statement is prepared from information found in two parts of the work sheet: the Account Title column and the Income Statement columns. These two parts of the work sheet are shown on the following page.

We follow five steps in preparing an income statement.

Step 1: Heading

The heading is written in three lines at the top of the income statement with each line centered stating who, what, and when.

Step 2: Revenue Section

The first section of the income statement is the Revenue section. The amount is obtained from the Income Statement Credit column of the work sheet.

The heading, Revenue, is written on the first line beginning at the vertical line at the left. A colon is placed after the heading.

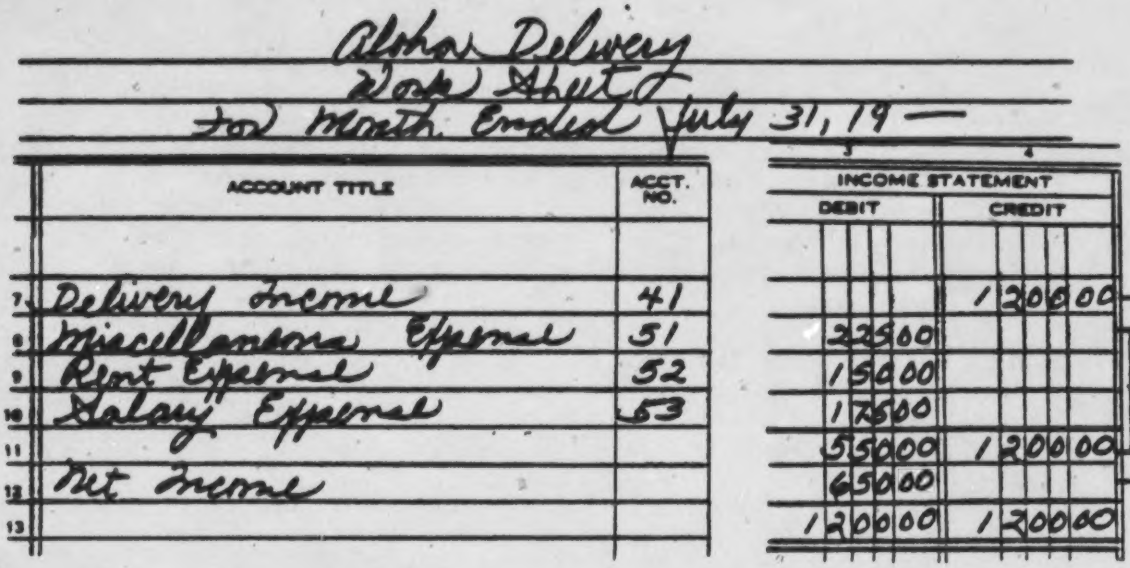
The title of the revenue account, Delivery Income, is written on the second line, indented about one-half inch. Since Delivery Income is the only source of revenue for Aloha Delivery, the amount ($1,200.00) is written in the second column.

If there is more than one source of revenue, the amount of each is listed in the first column and the total amount is listed in the second column.

No blank lines are left between major sections when an income statement is handwritten. A blank line (double space) is usually left between major sections when an income statement is typewritten.

LEARNING ACTIVITY II

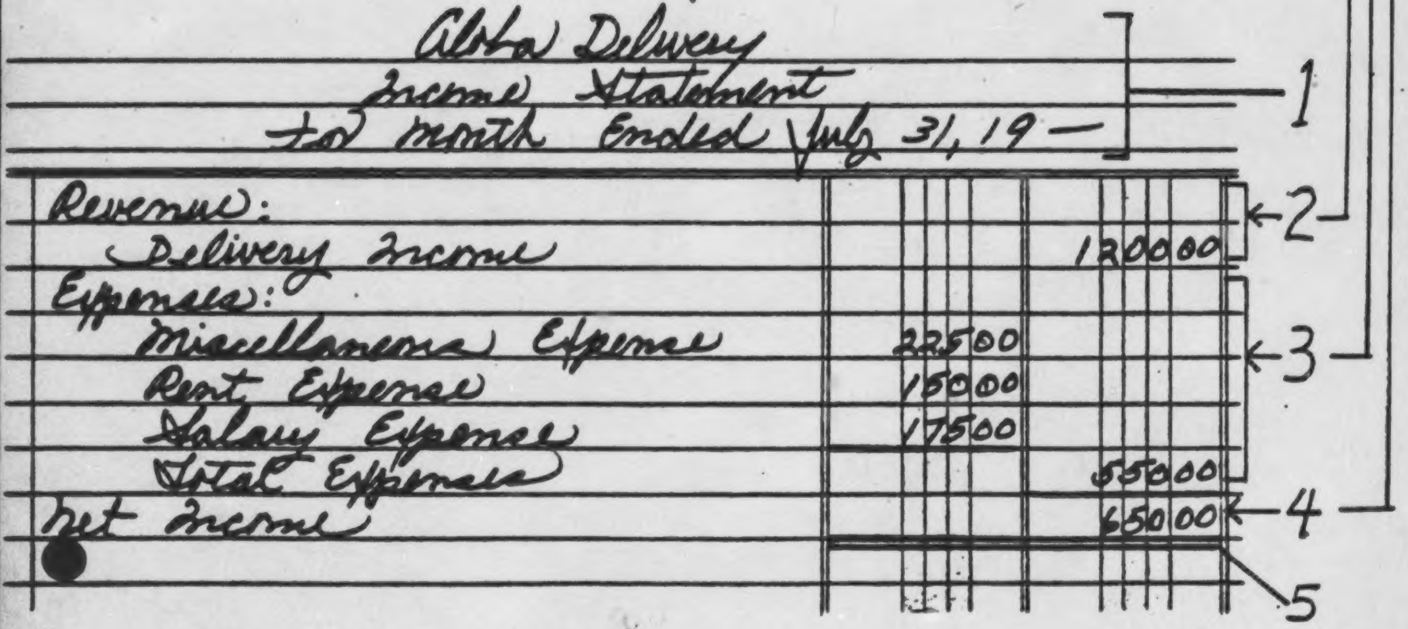
Steps in Preparing an Income Statement



Aloha Delivery
Work Sheet
For Month Ended July 31, 19—

	ACCOUNT TITLE	ACCT. NO.	3 INCOME STATEMENT DEBIT	4 INCOME STATEMENT CREDIT
7	Delivery Income	41		1200 00
8	Miscellaneous Expense	51	225 00	
9	Rent Expense	52	150 00	
10	Salary Expense	53	175 00	
11			550 00	1200 00
12	Net Income		650 00	
13			1200 00	1200 00

Parts of work sheet used in preparing income statement



Aloha Delivery
Income Statement
For Month Ended July 31, 19—

Revenue:		
Delivery Income		1200 00
Expenses:		
Miscellaneous Expense	225 00	
Rent Expense	150 00	
Salary Expense	175 00	
Total Expenses		550 00
Net Income		650 00

Income Statement

Step 3: Expenses Section

The second section of the income statement is the Expenses section. The amounts are obtained from the Income Statement Debit column of the work sheet.

The heading, Expenses, is written at the left margin. A colon is placed after the heading.

The individual expenses are indented and listed below the heading. The amount of each expense account is entered in the first column. Draw a single line under the last amount. Total Expenses is written on the line below the expense account title and the amount of the total expenses, $550.00 is written in the second column.

Step 4: Net Income or Net Loss

The third section of the income statement is the Net Income or Net Loss.

Draw a single line across the second column beneath the amount of total expenses. Total expenses, $550.00, is subtracted from total revenue, $1,200.00. The difference, $650.00, is written on the next line. Net Income or Net Loss is written on the left margin. If the revenue is greater than the expenses, the difference is the net income for the fiscal period. If the expenses are greater than the revenue, the difference is the net loss for the fiscal period.

Step 5: Ruling

Draw double lines across the two columns to show that all work has been completed.

If you feel that you are not ready to prepare an income statement, you may gain further insight and obtain more information by reading the following:

Pages 132-135, Century 21 Accounting
Pages 87-92, Accounting 10/12

LEARNING ACTIVITY III

Preparing an Income Statement

Prepare an income statement using the following parts of the work sheet.

"Ask yourself the following about your income statement:

1. Did you center each line of the heading?
2. Did you place the headings of the two sections, Revenue and Expenses, close to the vertical line at the left of the wide column?
3. Did you keep an even indention for all the account titles listed?
4. Did you rule a double line across both amount columns under the amount of the net income to show completion of all work?"[1]

Cinerama Theatre
Work Sheet
For Month Ended March 31, 19--

	ACCOUNT TITLE	ACCT. NO.	INCOME STATEMENT	
			3 DEBIT	4 CREDIT
6				
7	Admissions Revenue	41		3500 00
8	Advertising Expense	51	160 00	
9	Film Rental Expense	52	1100 00	
10	Maintenance Expense	53	100 00	
11	Rent Expense	54	400 00	
12	Utilities Expense	55	200 00	
13			1960 00	3500 00
14	Net Income		1540 00	
15			3500 00	3500 00
16				
17				

---

[1] Robert M. Swanson, Lewis D. Boynton, Kenton E. Ross, and Robert D. Hanson, Century 21 Accounting (Cincinnati, Ohio: South-Western Publishing Company, 1977), p. 140.

LEARNING ACTIVITY III

Preparing an Income Statement

POST-ASSESSMENT

Prepare an income statement using the following work sheet:

World Travel Agency
Work Sheet
For Month Ended June 30, 19—

ACCOUNT TITLE	ACCT. NO.	1 TRIAL BALANCE DEBIT	2 TRIAL BALANCE CREDIT	3 INCOME STATEMENT DEBIT	4 INCOME STATEMENT CREDIT	5 BALANCE SHEET DEBIT	6 BALANCE SHEET CREDIT
Cash	11	1700 00				1700 00	
Office Supplies	12	150 00				150 00	
Office Furniture	13	1100 00				1100 00	
Office Machines	14	700 00				700 00	
Aloha Airlines	21		600 00				600 00
Hawaiian Airlines	22		400 00				400 00
United Airlines	23		200 00				200 00
Jane Kim, Capital	31		1810 00				1810 00
Commissions Revenue	41		1250 00		1250 00		
Advertising Expense	51	90 00		90 00			
Entertainment Expense	52	45 00		45 00			
Insurance Expense	53	60 00		60 00			
Miscellaneous Expense	54	15 00		15 00			
Rent Expense	55	300 00		300 00			
Utilities Expense	56	100 00		100 00			
		4260 00	4260 00	610 00	1250 00	3650 00	3010 00
Net Income				640 00			640 00
				1250 00	1250 00	3650 00	3650 00

POST-ASSESSMENT

KEY

LEARNING ACTIVITY III

Preparing an Income Statement

Cinerama Theatre
Income Statement
For Month Ended March 31, 19—

Revenue:		
Admissions		3500 00
Expenses:		
Advertising Expense	160 00	
Film Rental Expense	1100 00	
Maintenance Expense	100 00	
Rent Expense	400 00	
Utilities Expense	200 00	
Total Expenses		1960 00
Net Income		1540 00

KEY

Pre-Assessment and-Post Assessment

World Travel Agency
Income Statement
For Month Ended June 30, 19—

Revenue:		
Commissions		1250 00
Expenses:		
Advertising Expense	90 00	
Entertainment Expense	45 00	
Insurance Expense	60 00	
Miscellaneous Expense	15 00	
Rent Expense	300 00	
Utilities Expense	100 00	
Total Expenses		610 00
Net Income		640 00

REFERENCES

Harry Huffman, Jeffrey R. Stewart, and Arnold E. Schneider, General Recordkeeping, New York: McGraw-Hill Book Company, 1971.

Robert M. Swanson, Lewis D. Boynton, Kenton E. Ross, and Robert D. Hanson, Century 21 Accounting, Cincinnati, Ohio: South-Western Publishing Company, 1977.

David H. Weaver, J. Marshall Hanna, M. Herbert Freeman, Edward B. Brower, and James M. Smiley, Accounting 10/12, New York: McGraw-Hill Book Company, 1977.

Addresses for annual reports:

Alexander & Baldwin, Inc.
822 Bishop Street
Honolulu, HI 96801

Dillingham Corporation
P. O. Box 3468
Honolulu, HI 96801

First Hawaiian Bank
165 South King Street
Honolulu, HI 96813

Standard Oil Company of California
225 Bush Street
San Francisco, CA 94104

LETTER OF APPLICATION

OBJECTIVE

Compose a coherent, grammatically correct letter of application, expressing a positive self-identity.

PREREQUISITES

Completed or concurrent grammar review
LAP on Letter Mechanics

Prepared by

Nola Magallones
Kahuku High School
Kahuku, HI 96731

Jerrianne Edralin
McKinley High School
Honolulu, HI 96814

NOTE TO THE LEARNING MANAGER

This LAP is designed for high school; however, it could possibly be used in intermediate school or definitely for post secondary classes.

It could be used in cooperative education, salesmanship, general business, office practice, business communications, advanced typing, guidance or career exploration classes.

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INTRODUCTION

Submitting a letter of application is sometimes a necessity when applying for a job. Consider how you would feel if some very exciting opportunity arose and the only way for you to be considered for the job was by submitting a written letter of application. WOULD YOU PANIC, or would you welcome the opportunity to let people know--in your own words--what you have to offer to the job?

After doing this short LAP on writing your own letter of application, a task of this sort will be "duck soup."

REMEMBER--your letter of application may be the MOST IMPORTANT LETTER you will ever write!

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LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and two learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and subobjectives (or enabling objectives). The learning experience has activities to help you accomplish the objective. This first learning experience is designed to enable you to present yourself in a positive manner. The second learning experience enables you to write a sequential letter of application. The final learning experience is designed to allow you to apply all the information to perform the ability listed in the terminal objective.

OBJECTIVES This LAP includes the following objectives:

Terminal Objective: Compose a coherent, grammatically correct letter of application, expressing a positive self-identity.

Enabling Objective #1: Be able to present yourself in a positive manner. (Learning Experience I).

Enabling Objective #2: Be able to write a sequential letter. (Learning Experience II).

a. Paragraph one must establish the reason for the letter of application--point of contact.
b. Paragraphs two and three must establish your qualifications for position and your training and/or work skills.
c. Paragraph four (final paragraph) requests an interview, gives your phone number and other necessary information.

PROCEDURE After reading the "Introduction," p. 1, and the objectives listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in writing a letter of application.

* If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on page 4. Check your answers with your instructor.

* If you pass the pre-assessment, your instructor will direct you to your next activity.

* If you do not take the pre-assessment or do not meet the criteria on the pre-assessment, turn to page 5 and begin work on the LAP.

PRE-ASSESSMENT

Write a letter of application, given the following situation:

> Assume that you just graduated from high school in June, and you want to continue your education by attending Columbia Basin College in Pasco, Washington, this September. Your auntie (you supply her name) has suggested you write to the Hanford Atomic Works, 2597 Harrison Avenue, Richland, Washington, 99335, to apply for part-time work at their Pasco plant while you attend school. Apply for the job of your choice--some of the areas in which they hire part-time people are these: receptionist, security person, clerk-typist, switchboard operator, custodian and cafeteria helper.

Your letter will be evaluated on the following criteria:

	Acceptable	Unacceptable
1. Proper form:		
a. Point of contact		
b. Statement of qualifications		
c. Statement of skills		
d. Request for an interview		
2. Proper letter mechanics		
3. Grammatically correct according to your learning manager		

LEARNING EXPERIENCE I

Objective: The student will be able to present him/herself in a positive manner.

Instructions: This Learning Experience contains two short activities. In Activity #1, you are to read the two situations and then answer the questions. Activity #2 requires that you revise sentences so that they show a positive self-concept or identity.

Learning Experience I, Activity #1, Positive Self-Concept

Your self-identity--the way you feel about yourself--can change as you grow and mature. The way you dress, act and speak tell another person a lot about you. Do you realize that the way you write also mirrors your personality? Consider the impression on the reader of the two letters below. Keep in mind while reading what images are reflected by the two letters. Although they are not letters of application, they demonstrate how positive and negative images are shown in letters.

Which letter shows positive self-identity and why? Point out the negative aspects of the other letter. If you were Ms. Funakoshi, which person would receive the best recommendation from you and why?

#1 Dear Ms. Funakoshi:

I am very sorry, but I am going to have to quit. I'm sure you won't have any problem replacing me. I'm sorry that I was late so often during my employment here. I hope that it will not affect what you say to my future employer. Thank you for giving me a chance. I hope that my leaving won't cause you any inconvenience.

Sincerely yours,

Keala Smith

#2 Dear Ms. Funakoshi:

I have certainly enjoyed my work at the Crown Corporation. It has been a pleasure working with you.

Because there are more opportunities for advancement at the Bliss Company, I have accepted a new position there. Please accept my resignation, effective May 30.

Thank you for the kind consideration you have shown me during the past year. My work experience has been both pleasant and worthwhile.

Sincerely yours,

Janine Connoly

Above material was adapted from page 114, Communication at Work, Weagraff and Lynn, Gregg Division, McGraw-Hill Book Co., 1977.

Learning Experience I, Activity #2, Positive Self-Concept

The following sentences could be included in letters of application. Revise them so that they show positive self-concept. When you have finished, your Learning Manager will check them for you.

1. I don't suppose you need someone who can type 60 words a minute?

2. I want to work for you--any place you need me.

3. I have never been employed but I am sure willing to try.

4. Your company has a reputation for fairness to employees which is more than I can say for the place where I work now.

5. I am almost sure that Mrs. Knight, my supervisor here, will give me a good recommendation.

6. I'm really kinda dumb, but if you'll just tell me what to do, I think I can do it.

7. To tell the truth, they work me too hard here, so I want a new job.

8. Lots of my relatives work for this company, so I thought I might as well work here, too.

9. I gotta have a job--I need some bread.

10. Don't listen to Sally Chun, who works at the next desk, 'cause she will tell you I'm not a good worker.

LEARNING EXPERIENCE II

Objective: The student will be able to write a sequential letter.

Instructions: Read the informational sheets and study the two sample letters of application before completing the two activities that follow. In activity #1, you will be writing sample opening paragraphs. In activity #2, you will make a rough draft of a complete letter of application.

Learning Experience II, Information Sheet I - Handout #1

There are times when writing a letter of application is the only way of getting a personal interview. Most of the time, it is the personal interview that helps the employer make his final decision. Your letter of application may be the key that unlocks the door for that all-important face-to-face contact with your prospective employer.

A well filled-out application form will probably be the answer in most situations; however, listed below are situations in which a letter of application is the only way of meeting that important employer.

1. When you wish to apply for an out-of-town job (especially if it is a business or professional position). For most people, it would be impossible to spend the extra money and time it would take to go to a different city in hopes of talking to someone. They would need a definite appointment before going, thus a letter of application requesting an appointment for an interview. (See paragraph 4 of both of the sample letters which follow.)

2. When you answer a newspaper advertisement which asks that you apply by mail. (See Handout #3 for proper way to address a letter to a P. O. Box.) When writing to a P. O. Box, use a simplified style of letter which omits the salutation and complimentary close. In place of the salutation, you will state the position for which you are applying.

3. When you wish to be interviewed by business friends of your family. A letter of application in this case will assure that you desire contact with the person on a business basis and are not trying to get a special favor because of the fact that you are friends outside of work.

4. When an employer asks that you write a letter of application. Sometimes this is done to see how well you can use correctly written English and also to see how well you type or how neatly you write.

Learning Experience II, Information Sheet II - Handout #2

Here are some suggestions which will help you write a letter of application that will get attention:

1. In your first sentence, establish a POINT OF CONTACT. This should tell where or from whom you learned about the job and what the job is for which you are applying. For example, you might say, "At the suggestion of Mr. Oxford (a mutual friend), I am writing regarding the job as messenger in your office."
2. In the second sentence, state that you are applying for the job. Don't leave it up to the imagination of the person receiving the letter or your letter might just end up in the wastebasket. You might say, "Please consider me an applicant for this position," or "I should like to be considered for this job."
3. If you have little to say about how your education and experience qualifies you for the job, this can all go into the second paragraph. If you have no experience, do not make excuses; just emphasize how your education (specific classes) will help you in this job. If you are attaching a resume and have extensive education and experience, you should use separate paragraphs for each.
4. In your last paragraph, ask for a personal interview at the employer's convenience and leave your phone number.
5. Letters of application should be short and to the point. Busy executives don't have time to read through a lot of flowery language.
6. A misspelled word, incorrect grammar, sloppily written letter might result in your letter being thrown in the wastebasket. Remember, your letter of application is your first impression--make it a good one!

Learning Experience II, Handout #3

1882 Liliha Street
Honolulu, HI 96817
June 1, 19__

P. O. Box 2139
c/o Honolulu Advertiser
605 Kapiolani Boulevard
Honolulu, HI 96813

TRAVEL AGENT POSITION

Please consider me an applicant for the travel agent position you recently advertised in the Honolulu Advertiser.

I am most interested in this position because I enjoy talking to and working with people. As you can see from the enclosed resume, I've enjoyed belonging to clubs and participating in activities where I can be with people. I feel as though I get along well with people, and have had special training in human relations and communications in my high school distributive education program.

You will note on the resume that I have been working part time at Holiday Mart for the past year. Since I will be graduating in two weeks, I am interested in locating full-time employment. Your advertisement especially appealed to me because of my interest in people and my interest in travel.

I hope to be able to discuss my qualifications with you. Please call me at 595-8440 to arrange an interview. Thank you for considering my application.

Mary Lau

Enclosure

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1882 Liliha Street
Honolulu, HI 96817
June 1, 19__

Ms. Sally Jones, Personnel Director
Tastegood Cosmetics, Incorporated
7885 Bunkerville Avenue
Good Samaritan, CA 94040

Dear Ms. Jones:

Mr. Arturo Basini, the work experience counselor at McKinley High School, suggested that I contact you about the clerk-typist position in your business office. Please consider me an applicant for this position.

On June 4, I shall graduate from McKinley High School where I have majored in business education. My courses have included two years of typewriting, two years of shorthand and transcription, business machines, and office practice. My typing speed is 75 net words a minute, and I take shorthand at 120 words a minute.

During my senior year at McKinley High School, I participated in the work experience program. My work station was in the law office of La Macho, La Macho and Virile, where I made use of and improved the skills I learned in school.

I plan to continue my education in Barbarosa Junior College, and hope someday to be an executive secretary. May I have an interview? I'll be in Good Samaritan by July 1. My phone number will be 964-9876. (I'll be staying with my aunt, Mrs. Russell Mahoe).

Yours truly,

Mary Lau

Learning Experience II, Activity #1

1. Read Handouts #1 - #4 for hints about letters of application and examples of proper form for letters of application. Note that Handout #3 is addressed to a P. O. Box and that Handout #4 is addressed to a special person.

2. Write an opening paragraph for each of the following situations. The first paragraph is the only one that changes much with different applications. Except for the fact that you might emphasize one type of education or experience for one job and not another, the second - fourth paragraphs remain basically the same.

   a. You are applying for a job as tour hostess on a neighbor island.

   b. You are answering the newspaper advertisement for a typist which requires (asks) that you reply by mail.

   c. You are applying for a job which is operated by close friends of your family as a stock clerk.

   d. Your prospective employer requests that you submit a letter of application for the position of junior account clerk.

3. Turn the paragraphs you wrote in to your instructor.

Learning Experience II, Activity #2

Write a rought draft copy of a letter of application to Ms. Sybil Link, Consolidated Fun Company, 6116 Kapiolani Blvd., Honolulu, HI 96829 to apply for a job in the snack bar at the Waikiki #6 Theater. If you prefer, you may apply for a job in some company for which you may have a possible interest in the near future.

Ask a classmate to check your letter over and initial it. He/she will check for the following things:

1. Each paragraph has what it is supposed to have as described in Handout #2.
2. If he/she were to receive the letter, would he/she grant you an interview? Why or why not?

Submit rough draft to Learning Manager for final approval. Your letter does not need to be in final form since your Learning Manager may suggest some possible changes. You will develop a final copy for the Post-Assessment after receiving your Learning Manager's comments.

POST-ASSESSMENT

Submit in final form your letter of application developed in Learning Experience II, Activity #2.

Your letter will be evaluated on the following criteria:

	Acceptable	Unacceptable
1. Proper form		
a. Point of contact		
b. Statement of qualifications for the job for which you are applying.		
c. Statement of skills which will help you in the job for which you are applying.		
2. Proper letter mechanics		
3. Grammatically correct according to your Learning Manager.		

REFERENCES

Business English in Communications, Third Edition, Himstreet, Porter, Maxwell, Prentice-Hall, 1975, Section 26, pp. 267-279.

Business English and Communication, Fifth Edition, Stewart, Lanham, Zimmer, Clark, Stead, Gregg Division, McGraw-Hill, Unit 60, pp. 517-525.

Getting the Job, Richard L. Lynch, Gregg Division, McGraw-Hill Book Company, New York.

Individualized Related Instruction for Entering the World of Work, Kimbrell, Vineyard, McKinght Career Publications, pp. 35-38.

Validation: This LAP has been validated by Ms. Alice Hirokawa and Mrs. Angeline Dickson, Planning Office, Hawaii State Department of Agriculture. Both are long-time secretaries and have been office managers.

LETTER MECHANICS

OBJECTIVE

The student will demonstrate knowledge of all of the mechanics of correct placement of letter and envelope parts by writing and mailing an actual business letter. The letter will be evaluated on whether the student has used the proper parts of a letter for his/her situation and has addressed the envelope properly.

PREREQUISITES

Knowledge of any basic business letter style.

Prepared by

Nola J. Magallones
Kahuku Elem. & High School
Kahuku, HI 96731

NOTE TO THE LEARNING MANAGER

This LAP is designed for high school students. This LAP could be used in typing, office practice, shorthand transcription, or business communications. It is designed to be a quick review of letter mechanics rather than an introductory activity.

It would be helpful to have a stenographic handbook, the telephone directory, a dictionary, a business communications textbook and even a typing book available for reference.

Some pre-preparation is necessary for Learning Experience I. If possible, have TAC or your school Graphic Arts Department duplicate the materials for you. They can use a very heavy paper and may have some brightly colored paper which always helps to make a game more fun. You will need four copies of the titles and four copies of the definitions and eight envelopes in which to keep these materials. When doing the game, start first with the definitions in order to make the students really think. The titles act as sort of a self-check.

As the students will come to this LAP from quite varied backgrounds, the amount of time needed for completion will vary greatly. Unless students need a lot of extra work in this area, the whole LAP should take about three days.

Access to typewriters is helpful for writing letters and addressing envelopes, but not absolutely necessary.

You should check the student's letter before it is mailed out. The Pre- and Post-tests are letter-writing assignments. If the student does a satisfactory job on the pre-test, it probably won't be necessary to go completely through this LAP. Use the pre-test as a diagnostic tool. Keep in mind that the objective of this LAP is letter mechanics, not letter content.

You will need to supply letterhead for the activity in Learning Experience V.

Please note that the keys for the Activities and the Key for the Quiz at the end of Learning Experience II come directly at the end of each Activity. You may wish to remove them before students begin work or else leave them in for the students' use as self-checks.

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INTRODUCTION

Letter Mechanics refers to the basics of letter and envelope format. This LAP will give you a very quick review of such things as the inside address, the salutation, the body, and the closing lines of a letter. Does all of that sound familiar? Right! You learned all of that in beginning typing. However, in typing class, you probably just learned all of these things. I want you to be able to put them to use in composing your own business letters.

Writing your own letters and mailing them out and receiving replies are a lot of fun and very rewarding. However, in order to have answers to your letters rolling in, you must first mail out an acceptable letter which will make a good impression on the person receiving it. The way your letter looks is the very first thing the person receiving it thinks about. How will yours stack up?

If you feel you can benefit by this quick review, please turn the page. These exercises should be quick and enjoyable.

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LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and five learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and subobjectives (or enabling objectives). This learning experience has activities to help you accomplish the objectives. The first learning experience is designed to find out just how much you remember about letter mechanics from other classes. The second, third, fourth and fifth learning experiences give you an opportunity to review certain segments of letter mechanics. The post-test is designed to allow you to apply all of the information you have reviewed to actually write an acceptable business letter yourself and mail it out.

OBJECTIVES This LAP includes the following objectives:

Terminal Objective: The student will demonstrate knowledge of all of the mechanics of correct placement of letter and envelope parts by writing and mailing an actual business letter. The letter will be evaluated on whether the student has used the proper parts of a letter for his/her situation and has addressed the envelope properly.

Enabling Objective #1: Complete a "scramblegram" on the names and definitions of the parts of a letter. (Learning Experience I)

Enabling Objective #2: Spell, define, and pronounce all of the parts of a business letter. (Learning Experience II)

Enabling Objective #3: Demonstrate knowledge of the proper placement of letter parts. (Learning Experience II)

Enabling Objective #4: Rewrite parts of a letter correctly which are in incorrect form. Included are dates, inside address, attention line, salutation. (Learning Experience III)

Enabling Objective #5: Given a situation, the student will compose appropriate salutation and complimentary close. (Learning Experience III)

Enabling Objective #6: Rewrite addresses in proper form for an envelope and then write or type them in proper position on an envelope. (Learning Experience IV)

Enabling Objective #7: Type a letter with proper spacing between the various parts of the letter.(Learning Experience V)

PROCEDURE

After reading the "Introduction", page 1, and the objectives listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in letter mechanics.

*If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Test on the next page. After completing your letter, submit it to your Learning Manager for evaluation.

*If you pass the pre-test, your Learning Manager will direct you to your next activity.

*If you do not take the pre-test or do not meet the criteria on the pre-test, turn to page 5 and begin work on the LAP.

PRE-TEST

Find an article in a newspaper or an ad in a magazine which tells you to write for further information or for a free sample. Write a letter requesting the information or sample. You will also have to address an envelope because this letter will actually be mailed. Keep in mind that a good letter will contain these three parts (sometimes each part is a paragraph).

1. Opening or introductory lines. For example: "In response to your ad...."
2. Informational paragraph. For example: "please send information to me...."
3. Closing paragraph. For example: "I am looking forward to...."

* *

Your letter will be evaluated on the following criteria:

	Acceptable	Unacceptable
I. Proper placement of the parts of the letter		
A. Heading (including date)		
B. Inside address		
C. Salutation		
D. Body		
E. Complimentary close		
F. Special features used (if any)		
1. Mailing instructions		
2. Subject line		
3. Attention line		
4. Carbon copy notation		
5. Company name		
6. Personal or Confidential		
7. Enclosure notation		
8. Second page heading		
9. Blind carbon copy notation		
II. Proper spacing between the parts of the letter		
III. Addressing the envelope correctly		

LEARNING EXPERIENCE I

OBJECTIVE After having been assigned to one of four groups, the student will complete a "scramblegram" on the names and definitions of the parts of a letter within 20 minutes with 100 percent accuracy.

INSTRUCTIONS

Each group will be given a packet containing definitions of all of the parts of a letter. You are to arrange them in the order in which they occur from the top of a letter to the bottom.

After you have completed above task, your learning manager will hand to you another envelope containing the proper names of each of the parts of a letter. You are to match these names with the definitions. If you wish to change the order of any of the definitions, you may do so at this time.

The first group to get the names with their corresponding definitions and in the correct order will be declared winner! Good luck!!

Tells when the letter was written and where it came from. Companies will usually have printed letterhead and you will just add the date. On plain paper, you must put the address of the sender and the date.

____

Notation that a copy of the letter is being sent to a person without the knowledge of the addressee of the letter. This notation is typed at the top left side of the carbon copies so that the person to whom you send it will realize that the addressee does not know that he/she received a copy. Notation must also appear on your file copy.

____

Notation that something is being sent with the letter in the same envelope or package. This notation helps writers, recipients and secretaries to confirm that everything that was supposed to be sent with the letter is sent and received.

____

REGISTERED MAIL or CERTIFIED MAIL or other similar notations should appear on all copies of the letter. Usually typed two spaces above the inside address at the left side.

____

Polite way of ending your business with the reader of the letter. Should have the same degree of formality or informality as the salutation.

____

Usually typed on the second line below the salutation and centered over the body of the letter or indented the same as the paragraphs.

Notation that indicates other persons who will receive the correspondence besides the addressee.

____

Typed four spaces below the complimentary close and directly underneath. Writer signs above the typed signature.

____

When a letter is addressed to a company, this line is added in order to speed up handling of the letter. Typed a double space below inside address and before the salutation.

____

Identify the correspondence team that produced the letter. The correspondent's initials are first and in all capital letters. The typist's initials are in lower case.

____

Name and address of person to whom letter is addressed.

____

Typed one inch from the top of the page. Contains name of the addressee, page number, and the date.

____

Text of the letter

Courteous greeting to the reader

Notation typed below the date at the left margin to indicate that a letter is of a private nature.

Typed two spaces below the complimentary close. Identifies company for purposes of liability.

HEADING	INSIDE ADDRESS
SALUTATION	BODY
COMPLIMENTARY CLOSE	
SIGNATURE	SUBJECT
REFERENCE INITIALS	
ATTENTION LINE 9	ENCLOSURE 106

SPECIAL HANDLING

CARBON COPY

BLIND CARBON COPY

SECOND PAGE HEADING

PERSONAL, CONFIDENTIAL

COMPANY NAME

KEY FOR SCRAMBLEGRAM

HEADING	Tells when the letter was written and where it came from. Companies will usually have printed letterhead and you will just add the date. On plain paper, you must put the address of the sender and the date.
INSIDE ADDRESS	Name and address of person to whom letter is addressed.
SALUTATION	Courteous greeting to the reader.
BODY	Text of the letter
COMPLIMENTARY CLOSE	Polite way of ending your business with the reader of the letter. Should have the same degree of formality or informality as the salutation.
SIGNATURE	Typed four spaces below the complimentary close and directly underneath. Writer signs above the typed signature.
REFERENCE INITIALS	Identify the correspondence team that produced the letter. The correspondent's initials are first and in all capital letters. The typist's initials are in lower case.
SUBJECT	Usually typed on the second line below the salutation and centered over the body of the letter or indented the same as the paragraphs.
ATTENTION LINE	When a letter is addressed to a company, this line is added in order to speed up handling of the letter. Typed a double space below inside address and before the salutation.
ENCLOSURE NOTATION	Notation that something is being sent with the letter in the same envelope or package. This notation helps writers, recipients and secretaries to confirm that everything that was supposed to be sent with the letter is sent and received.
SPECIAL HANDLING NOTATION	REGISTERED MAIL or CERTIFIED MAIL or other similar notations should appear on all copies of the letter. Usually typed two spaces above inside address at the left margin.
CARBON COPY NOTATION	Notation that indicates other persons who will receive correspondence besides the addressee.

BLIND CARBON COPY NOTATION	Notation that a copy of the letter is being sent to a person without the knowledge of the addressee of the letter. This notation is typed at the top left side of the carbon copies so that the person to whom you send it will realize that the addressee does not know that he/she received a copy. This notation must also appear on your file copy.
SECOND PAGE HEADING	Typed one inch from the top of the page. Contains name of the addressee, page number, and the date.
PERSONAL OR CONFIDENTIAL	Notation typed below the date at the left margin to indicate that a letter is of a private nature.
COMPANY NAME	Typed two spaces below the complimentary close. Identifies company for purposes of liability.

LEARNING EXPERIENCE II

OBJECTIVES

1. The student will spell, define, and pronounce all of the parts of a business letter on a quiz with 90 percent accuracy.

2. Given a letter, the student will demonstrate knowledge of the proper placement of letter parts by completing a matching exercise with no more than one error.

INSTRUCTIONS

1. Turn the page and write definitions for as many parts of the letter as you know.

2. After you have done Step 1, turn to the next page and check your answers with the definitions given. Study the ones you missed. You will be tested in a short while.

3. The third page of this activity is an exercise in matching the parts of a letter. Do this exercise as instructed at the top of the page. Have your Learning Manager check this exercise. If you miss more than one, you better turn back to definitions and study a little more before taking the quiz.

4. Take quiz at the direction of the Learning Manager.

HEADING

INSIDE ADDRESS

SALUTATION

BODY

COMPLIMENTARY CLOSE

SIGNATURE

REFERENCE INITIALS

SUBJECT

ATTENTION LINE

ENCLOSURE NOTATION

SPECIAL HANDLING
NOTATION

CARBON COPY NOTATION

BLIND CARBON COPY
NOTATION

SECOND PAGE HEADING

PERSONAL or
CONFIDENTIAL

COMPANY NAME

Tells when the letter was written and where it came from. Companies will usually have printed letterhead and you will just add the date. On plain paper, you must put the address of the sender and the date.

Name and address of person to whom letter is addressed.

Courteous greeting to the reader.

Text of the letter.

Polite way of ending your business with the reader of the letter. Should have the same degree of formality or informality as the salutation.

Typed four spaces below the complimentary close and directly underneath. Writer signs above the typed signature.

Identify the correspondence team that produced the letter. The correspondent's initials are first and in all capital letters. The typist's initials are in lower case.

Usually typed on the second line below the salutation and centered over the body of the letter or indented the same as the paragraphs.

When a letter is addressed to a company, this line is added in order to speed up handling of the letter. Typed a double space below the inside address and before the salutation.

Notation that something is being sent with the letter in the same envelope or package. This notation helps writers, recipients and secretaries to confirm that everything that was supposed to be sent with the letter is sent and received.

REGISTERED MAIL or CERTIFIED MAIL or other similar notations should appear on all copies of the letter. Usually typed two spaces above the inside address at the left side.

Notation that indicates other persons who will receive the correspondence besides the addressee.

Notation that a copy of the letter is being sent to a person without the knowledge of the addressee of the letter. This notation is typed at the top left side of the carbon copies so that the person to whom you send it will realize that the addressee does not know that he/she received a copy. Notation must also appear on your file copy.

Typed one inch from the top of the page. Contains name of the addressee, page number, and the date.

Notation typed below the date at the left margin to indicate that a letter is of a private nature.

Typed two spaces below the complimentary close. Identifies company for purposes of liability.

METRO PUBLISHING COMPANY

Ⓐ Cable: Metrop
Telephone: (312)671-[illegible]

[illegible] Stanton Road, North
Chicago, IL [illegible]

Ⓑ Current date

Ⓒ AIRMAIL

Ⓓ Priscilla Products, Inc.
27 Hillcrest Drive, S.E.
Cedar Rapids, IA 52403

Ⓔ Attention Office Manager

Ⓕ Gentlemen

Ⓖ SUBJECT: Special Features in Business Letters

Ⓗ Mr. Edward Pierce has asked me to write you about our new booklet, LETTER CONSTRUCTION, that illustrates some of the special features that are from time to time found in modern business letters. These features, as illustrated in this letter, serve special functions that can improve the efficiency of correspondence.

Except for certain limitations imposed by the AMS Simplified Letter, style and punctuation do not restrict the use of these features. Postscripts, however, are indented in the same manner as the paragraphs in the letter. A subject line may, if desired, also be indented to match paragraph indentions; or it may be centered.

Although the purposes of these features are special and their use limited, a good typist understands their functions and how and when to use them. The enclosed copy of LETTER CONSTRUCTION gives you further information.

Ⓘ Sincerely yours

Ⓙ METRO PUBLISHING COMPANY

M. J. Trussel

Ⓚ M. J. Trussel, Editor

Ⓛ stu

Ⓜ Enclosure

Ⓝ cc Mr. Edward Pierce

Ⓞ Additional free copies of the booklet are available.

In the letter at the left, various parts are identified by letters A through O. Match the parts illustrated in the letter to those listed at the right by writing the appropriate letter in the answer column.

		Answers
1.	Postscript	
2.	Salutation	
3.	Complimentary close	
4.	Reference Initials	
5.	Company name	
6.	Date line	
7.	Enclosure notation	
8.	Subject line	
9.	Writer's identification	
10.	Carbon copy notation	
11.	Special handling notation	
12.	Message (Body)	
13.	Letterhead	
14.	Inside address	
15.	Attention line	

Note: This letter came from Southwestern's College Typewriting text book.

KEY: 1. O, 2. F, 3. I, 4. L, 5. J., 6. B, 7. M, 8. G, 9. K., 10. N, 11. C, 12. H, 13. A, 14. D, 15. E.

Name ______________________________

Date _________________ Pd. _________

QUIZ - PARTS OF A LETTER

This quiz has three parts. You will need to do all three and earn 90 points in order to be competent in this activity. If you score less than 90 points, review Learning Experience 2 and retake this quiz at a later date.

Section 1. As the Learning Manager dictates the parts of a letter aloud, spell the words correctly on the large blank. (40 points)

Section 2. Match the correct definition with the words you have spelled by writing the corresponding letter on the small blank. (40 points)

Section 3. When you have finished Section 2, report individually to the Learning Manager's desk to pronounce each word orally. (20 points)

1.	______________________ ______	A.	Shows who will receive letter besides addressee.
2.	______________________ ______	B.	Writer signs above.
3.	______________________ ______	C.	Added to speed up handling of letter if addressed to a company.
4.	______________________ ______	D.	Identify correspondence team that produced the letter.
5.	______________________ ______	E.	Name and address to whom letter is addressed.
6.	______________________ ______	F.	One inch from top of page--name, page, date.
7.	______________________ ______	G.	When letter written and where it came from.
8.	______________________ ______	H.	Does not appear on original copy of letter.
9.	______________________ ______	I.	Something is being sent with correspondence.
10.	______________________ ______	J.	Special instructions for post office.
11.	______________________ ______	K.	Polite ending to business correspondence.

12. ______________________ ________ L. Typed below salutation and above body.

13. ______________________ ________ M. Text of letter.

14. ______________________ ________ N. Courteous greeting to the reader.

15. ______________________ ________ O. Identifies company for purposes of liability.

16. ______________________ ________ P. Typed below date at left margin to indicate that letter is of a private nature.

Pronounciation points ______________

Total points ______________

LEARNING EXPERIENCE II

NOTES AND KEY FOR QUIZ ON THE PARTS OF A LETTER

Since there are 16 questions, each question will be worth 1 1/4 points.

Given here are the terms which match with the definitions. You can choose the order in which you dictate them.

1.	Carbon copy notation	A.	Shows who will receive letter besides addressee
2.	Signature	B.	Writer signs above
3.	Attention line	C.	Added to speed up handling of letter if letter is addressed to a company
4.	Reference initials	D.	Identify correspondence team that produced the letter
5.	Inside address	E.	Name and address to whom letter is addressed
6.	Second page heading	F.	One inch from top of page--name, page, date
7.	Heading	G.	When letter was written and where it came from
8.	Blind carbon copy notation	H.	Does not appear on original copy of letter
9.	Enclosure notation	I.	Something is being sent with correspondence
10.	Special handling	J.	Special instructions for post office
11.	Complimentary close	K.	Polite ending to business correspondence
12.	Subject	L.	Typed below salutation and above body
13.	Message (Body)	M.	Text of letter
14.	Salutation	N.	Courteous greeting to the reader
15.	Company name	O.	Identifies company for purposes of liability
16.	Personal or Confidential	P.	Typed below date at left margin to indicate that letter is of a private nature

LEARNING EXPERIENCE III

OBJECTIVES

1. Given examples of correctly written parts of a letter, the student will rewrite parts of a letter which are in incorrect form.
2. Given a situation, the student will write an acceptable salutation and complimentary closing.

INSTRUCTIONS

1. Read Handouts 1 and 2 before doing Activities 1 and 2. If you have questions that are not answered in one of the handouts, refer to a Stenographic Handbook, your Business Communications text or the telephone directory for assistance.

LEARNING EXPERIENCE III

HANDOUT NO. 1

I. The Date line. There are two styles of writing the date on a letter--one for general business correspondence and one for military correspondence. The month is spelled out in either style. Do not use st, nd, rd, th, or d after the day of the month. Here are some examples:

Business	Military
September 16, 1988	16 September 1988
January 1, 1999	1 January 1999

II. Salutation. There are several correct forms of salutations. Salutations can either be formal or informal depending on who is writing the letter and for what purpose. The salutation will include the polite greeting, the person's title (if appropriate) and the person's last name. An informal salutation will include the polite greeting and the person's first name. Here are a few examples of correct salutations:

Dear Keola:	Informal
Dear Mitsuko:	Informal
Dear Mr. Tennyhouse:	Never write Dear Mr. James Tennyhouse for a salutation. This is the form for the inside address.
Dear Ms. Nakatani:	Use Ms. If you are unsure of whether title is Mrs. or Miss or if person indicates a preference for the title of Ms.
Gentlemen: Ladies: Ladies and Gentlemen:	Use if writing to a company that consists entirely of either men or ladies. However, the combined salutation is better now if you want to be sure that you don't offend anyone.
Dear Madam: Dear Sir:	These salutations are used only for very formal correspondence.
Dear Dr. Chung-Hoon:	Use only one title in a salutation. Do not write Dr. Chung-Hoon, Ph.D. or Dear Mr. Chung-Hoon, Ph.D.

III. Complimentary Closing. Capitalize only the first word of the complimentary closing. The complimentary closing should agree with the salutation in form and tone. Use an informal closing with an informal salutation. For example:

Dear John:	Sincerely,
Dear Dr. Matsushita:	Yours very truly,
Dear Governor Ariyoshi:	Respectfully yours,

LEARNING EXPERIENCE III

HANDOUT NO. 2

Two-Letter State Abbreviations

AL	Alabama	ID	Idaho	MT	Montana	RI	Rhode Island
AK	Alaska	IL	Illinois	NE	Nebraska	SC	South Carolina
AZ	Arizona	IN	Indiana	NV	Nevada	SD	South Dakota
AR	Arkansas	IA	Iowa	NH	New Hampshire	TN	Tennessee
CA	California	KS	Kansas	NJ	New Jersey	TX	Texas
CZ	Canal Zone	KY	Kentucky	NM	New Mexico	UT	Utah
CO	Colorado	LA	Louisiana	NY	New York	VT	Vermont
CT	Connecticut	ME	Maine	NC	North Carolina	VA	Virginia
DE	Delaware	MD	Maryland	ND	North Dakota	VI	Virgin Islands
DC	District of Columbia	MA	Massachusetts	OH	Ohio	WA	Washington
FL	Florida	MI	Michigan	OK	Oklahoma	WV	West Virginia
GA	Georgia	MN	Minnesota	OR	Oregon	WI	Wisconsin
GU	Guam	MS	Mississippi	PA	Pennsylvania	WY	Wyoming
HI	Hawaii	MO	Missouri	PR	Puerto Rico		

These are two-letter abbreviations for the states. You should memorize and use them in your correspondence. When you use these abbreviations along with the ZIP Code typed one space after the state abbreviation, it allows for the maximum efficiency of the new and very sophisticated postal equipment.

Here are two examples of how a correctly typed address would look on an envelope:

Dr. James R. Johns
1276 Kalakaua Avenue
Honolulu, HI 96822

Ms. Marlene Shimizu
95-477 Waimakua Drive
Wahiawa, HI 96786

LEARNING EXPERIENCE III

Activity 1: Find the errors in the following excerpts from business letters. Write corrected versions in the answer column. If there are no errors, write OK.

		Answer		Check
1.	7-10-1981		1.	
2.	James J. Hendricks		2.	
	1275 Mickeloff St.			
	Arlington, Virg. 22210			
	Hendricks Mfg. Co.			
	Gentlemen			
3.	Dear Ms. Florence Furutu:		3.	
4.	Attention Mr. Donald Doo		4.	
	WTG Enterprises			
	1241 Nimitz			
	Hono., Hi 96811			
5.	Ms. J. Rayburn			
	1716 Palm Lane			
	Allentown, Pennsy. 18103			
	Ladies:			
6.	Very Truly Yours			
7.	Kemoo Farm Restaurant			
	1660 Wilikina Drive			
	Wahiawa 96786			
	Attention: Mr. Dick Rodby			
	Dear Dick:			
8.	2/10/87			
9.	Reverend Dr. Richard S. Matsushita, D.D.			
	1350 California Ave.			
	Ewa Beach, 96793			
	Hawaii, Oahu			
	Dear Rev. Dr. Matsushita:			

After you have finished, check your answers with the key. If you have made more than five mistakes, review Handouts 1 and 2 and then re-do this exercise.

LEARNING EXPERIENCE III

Activity 2: Write the salutation and complimentary closing for each of the following situations:

1. A letter to a good customer and personal friend, Phillip E. Phillips, who was just recently promoted.
2. A letter to the State Department of Agriculture, asking for information on limitations of importing dogs from the mainland United States.
3. A letter to a state senator, John Ushijima, asking support for a bill in which you are particularly interested.
4. A letter to a business associate that includes an invitation to a formal dinner party.
5. A letter to the captain of the Hilo volleyball team expressing appreciation for hospitality extended to you on your recent visit.

ANSWERS:

1.

2.

3.

4.

5.

After you have finished, compare your answers with one of your classmate's answers and discuss any differences.

KEY

LEARNING EXPERIENCE III, ACTIVITY I

1. July 10, 1981 or 10 July 1981

2. Mr. James J. Hendricks
   Hendricks Manufacturing Company
   1275 Mickeloff Street
   Arlington, VA 22210

   Dear Mr. Hendricks

3. Dear Ms. Furutu:

4. WTG Enterprises
   1241 Nimitz Highway
   Honolulu, HI 96811

   Attention: Mr. Donald Doo

5. Ms. J. Rayburn
   1716 Palm Lane
   Allentown, PA 18103

   Dear Ms. Rayburn:

6. Very truly yours

7. Kemoo Farm Restaurant
   1660 Wilikina Drive
   Wahiawa, HI 96786

   Attention: Mr. Dick Rodby

   Ladies & Gentlemen

8. February 10, 1987 or 10 February 1987

9. Dr. Richard S. Matsushita
   1350 California Avenue
   Wahiawa, HI 96786

   Dear Dr. Matsushita:

LEARNING EXPERIENCE III, ACTIVITY 2 - POSSIBLE ANSWERS -

1. Dear Phil: or Dear Mr. Phillips:

   Best regards, or
   Sincerely
   Sincerely yours,

2. Ladies and Gentlemen:

   Yours very truly,

3. Dear Senator Ushijima:

   Respectfully yours,

4. Dear Ms. Wong:

   Very sincerely yours,

5. Dear Susan:

   Sincerely yours,

LEARNING EXPERIENCE IV

OBJECTIVE Given scrambled addresses, the student will first rewrite them in correct form and then will write or type them in the correct position on the envelopes provided.

INSTRUCTIONS Read Handout No. 1, Learning Experience IV. Use Handout No. 2, Learning Experience III if you need to for the correct state abbreviations. Complete the Activity as directed.

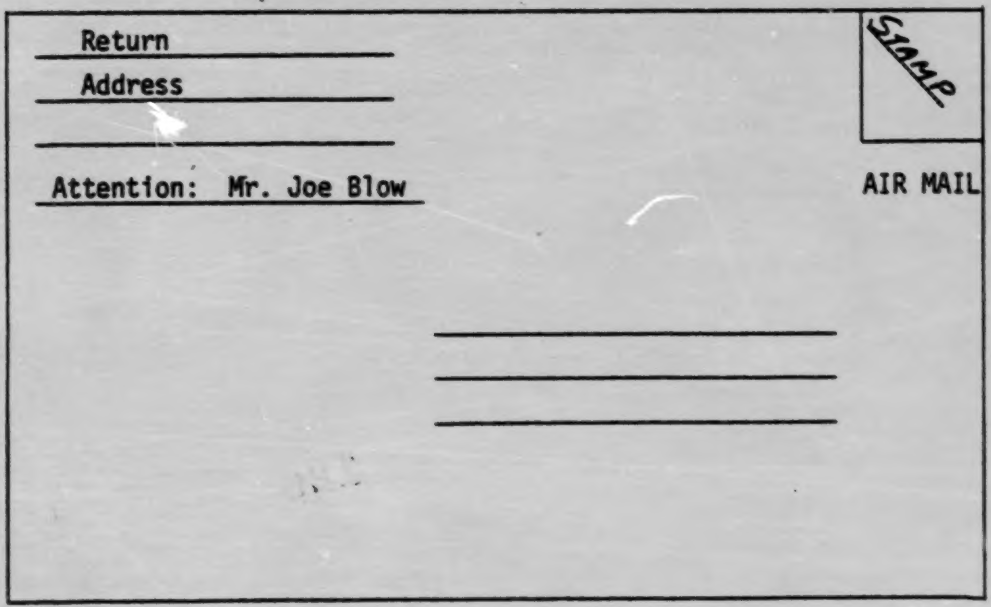
LEARNING EXPERIENCE IV

HANDOUT NO. 1

Points to remember when typing envelopes:

1. Small envelope: Start on line 12, about 2 inches from left side of envelope.
2. Large envelope: Start on line 14, about 4 inches from left side of envelope.
3. Single-space all addresses and use blocked style.
4. Always type city, state, and ZIP Code number on last line.
5. Leave one space between state and ZIP Code number.
6. Attention or Personal notations are typed below the return address and underlined.
7. If special mailing services are required, type in all caps on line 9 in the upper right corner of the envelope under the postage.
8. If envelope has no printed return address, type it in the upper left corner on the front of the envelope.
9. The envelope address is the same as the inside address in this order:

   Name and Title
   (Title if too long for first line)
   Company Name
   Street Address
   City, State ZIP Code



LEARNING EXPERIENCE IV

ACTIVITY 1 Correct the following addresses by writing the correct form in the answer column. Then write or type them in the correct location on the envelopes provided. Refer to Handout No. 2, Learning Experience III for two-letter state abbreviations. Check your answers with the key and if you have made any mistakes, review the Handout and make the correction.

		Answer		Check
1.	Vernon H. Honda	________	1.	____
	Director of Personnel	________		____
	1295 Browntree Dr.	________		____
	Bridgeport, Connec. 06611	________		____
	Crown Service Inc.	________		____
2.	Attention Louise Yeager	________		____
	Sound Systems, Inc.	________		____
	High Point, No. Caro. 27260	________		____
3.	Dr. Hale Rogers, Ed.D.	________		____
	Educational Consultants Inc.	________		____
	1953 King	________		____
	Honolulu, Haw. Oahu 96801	________		____
4.	May H. Huggins	________		____
	1589 Bishop	________		____
	Hilo, Hi 96899	________		____

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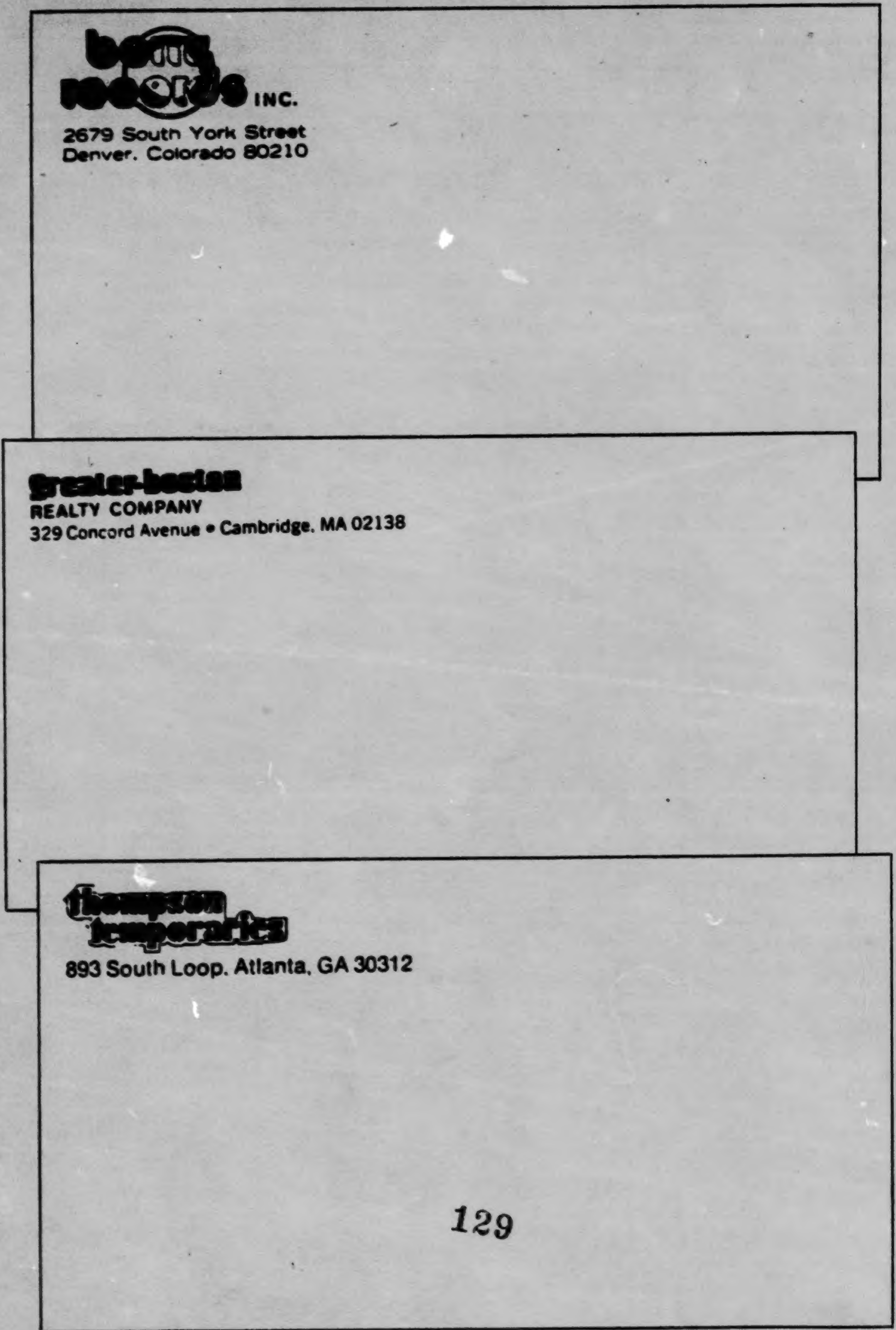
GARDE & SYLVAN INC.
1800 HYDE PLACE
ELMHURST, ILLINOIS 60126

NAME



beta records INC.
2679 South York Street
Denver, Colorado 80210

greater-boston
REALTY COMPANY
329 Concord Avenue • Cambridge, MA 02138

thompson
temporaries
893 South Loop, Atlanta, GA 30312

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KEY

LEARNING EXPERIENCE IV, ACTIVITY I

1. Mr. Vernon H. Honda
   Director of Personnel
   Crown Service, Inc.
   1295 Browntree Drive
   Bridgeport, CT 06611

2. Sound Systems Inc.
   High Point, NC 27260

   Attention: Louise Yeager

3. Dr. Hale Rogers
   Educational Consultants Inc.
   1953 King Street
   Honolulu, HI 96801

4. Ms. May H. Huggins
   1589 Bishop Street
   Honolulu, HI 96899

GARDE & SYLVAN INC.
1800 HYDE PLACE
ELMHURST, ILLINOIS 60126

Mr. Vernon H. Honda
Director of Personnel
Crown Service Inc.
1295 Browntree Drive
Bridgeport, CT 06611

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NAME

[illegible] INC.
2679 South York Street
Denver. Colorado 80210

Attention Louise Yeager

Sound Systems Inc.
High Point, NC 27260

[illegible]
REALTY COMPANY
329 Concord Avenue • Cambridge. MA 02138

Dr. Hale Rogers
Educational Consultants, Inc.
1953 King Street
Honolulu, HI 96801

[illegible]
893 South Loop. Atlanta. GA 30312

Ms. May H. Huggins
1589 Bishop Street
Honolulu, HI 96899

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LEARNING EXPERIENCE V

OBJECTIVE Given a letter with scrambled parts, the student will either type or write it in correct form indicating the proper spacing between the parts of the letter.

INSTRUCTIONS Read and study the Handout that follows this page and then do the activity that follows.

LEARNING EXPERIENCE V
HANDOUT NO. 1

Armstrong Floor Covering
220 Broadway, New York, New York 10001
212-555-1440

Current Date
D.S.

AIRMAIL
D.S.

Priscilla Products, Inc.
27 Hillcrest Drive, S. E.
Cedar Rapids, IA 52403
D.S.

Attention Office Manager
D.S.

Gentlemen
D.S.

SUBJECT: Spacing between Parts of Business Letters.
D.S.

Dr. William Neal has asked me to write to you about this Learning Activity Packet which deals with the mechanics of letter writing.
D.S.

One of the small sections of this LAP deals with the correct spacing between parts of business letters. Please note the spacing on this letter. It is standard procedure to leave one blank line before you begin any new section of a letter. The one exception to this rule is in the closing lines. You must follow the Complimentary Close or the Company Name with three or more blank lines depending on how large the person who writes the letter signs his name.

Always Double Space between paragraphs.

The spacing in the Reference section at the end of the letter can either be single or double spaced depending on how much space you have left on the page.

Please study this example of proper spacing before writing your own letter.

Sincerely yours,
D.S.

ARMSTRONG FLOOR COVERING
3 or 4 spaces

N. J. Magallones, Editor
D.S.

stu
cc: Mr. Edward Pierce
S.S. or D.S. depending on available space.

Please write a note to ask your Learning Manager if you need additional help.

LEARNING EXPERIENCE V

ACTIVITY: Type the following letter on the letterhead that your Learning Manager will give you. Be aware that some of the parts might be out of place or missing. You are to type it in correct form with all necessary parts and proper spacing between the various parts.

Mr. Dale O'Brien, Office Manager/Metropolitan Life Insurance Institute/840 Madison Avenue/N. Y., N. Y. 10022 (Supply appropriate salutation) (Paragraph 1) It has often been said that "the spinal curve is directly related to the efficiency curve." In other words, a seated worker's "slump" leads to excessive fatigue and a "slump" in production. It is a matter of record, too, that correct posture increases speed, reduces fatigue, and improves efficiency and morale. (Para. 2) But don't take our word for these statements. Just mail the enclosed card for two new publications which are of interest to any forwardlooking person. One publication discusses the value of correct sitting posture; the other describes the new Modern Posture Chairs. The Modern Posture Chairs encourage sustained and accurate work. (Para. 3) Be sure to mail the postpaid card today. The two new publications will reach you promptly. (Supply closing) Dan J. Belin/Sales Manager (Supply necessary reference lines)

Have your Learning Manager check over your letter quickly for completeness and correctness of form before going on to the Post-Test.

NAME ______________________________

Armstrong Floor Covering
220 Broadway, New York, New York 10001
212-555-1440

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LEARNING EXPERIENCE V, ACTIVITY KEY

Current Date

Mr. Dale O'Brien, Office Manager
Metropolitan Life Insurance Institute
840 Madison Avenue
New York, New York 10022

Dear Mr. O'Brien

It has often been said that "the spinal curve is directly related to the efficiency curve." In other words, a seated worker's "slump" leads to excessive fatigue and a "slump" in production. It is a matter of record, too, that correct posture increases speed, reduces fatigue, and improves efficiency and morale.

But don't take our word for these statements. Just mail the enclosed card for two new publications which are of interest to any forward-looking person. One publication discusses the value of correct sitting posture; the other describes the new Modern Posture Chairs. The Modern Posture Chairs encourage sustained and accurate work.

Be sure to mail the postpaid card today. The two new publications will reach you promptly.

Sincerely yours,

Dan J. Belin
Sales Manager

njm

Enclosure

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POST-TEST

Find an article in a newspaper or an ad in a magazine which tells you to write for further information or for a free sample. Write a letter requesting the information or sample. You will also have to address an envelope because this letter will actually be mailed. Keep in mind that a good letter will contain these three parts (sometimes each part is a paragraph).

1. Opening or introductory lines. For example: "In response to your ad...."
2. Informational paragraph. For example: "please send information to me...."
3. Closing paragraph. For example: "I am looking forward to...."

* *

Your letter will be evaluated on the following criteria:

	Acceptable	Unacceptable
I. Proper placement of the parts of the letter		
A. Heading (including date)		
B. Inside address		
C. Salutation		
D. Body		
E. Complimentary close		
F. Special features used (if any)		
1. Mailing instructions		
2. Subject line		
3. Attention line		
4. Carbon copy notation		
5. Company name		
6. Personal or Confidential		
7. Enclosure notation		
8. Second page heading		
9. Blind carbon copy notation		
II. Proper spacing between the parts of the letter		
III. Addressing the envelope correctly		

QUEST SECTION

Business English in Communications, Third Edition, Himstreet, Porter, Maxwell, Prentice-Hall, 1975, pages 178-205.

Business English and Communication, Fifth Edition, Stewart, Lanham, Zimmer, Clark, Stead, McGraw-Hill 1978, pages 320-335 and accompanying workbook.

Business English Workbook, The Perfection Form Company, 1973.

Validation: This LAP has been validated by Ms. Alice Hirokawa and Mrs. Angeline Dickson, Planning Office, Hawaii State Department of Agriculture. Both are long-time secretaries and office managers.

OCA

(Opening a Checking Account)

OBJECTIVES

Opens and maintains a checking account by completing a signature card and by depositing money in an account.

PREREQUISITES

Writes legibly so that two (2) members of your class and your learning manager are able to read your writing in script without difficulty.

Knows equivalents of $1, using various coins and combinations.

Adds, subtracts, and multiplies money amounts of several digits, when listed vertically and using columns.

Prepared by

Esther Nakata
Kapaa High and Intermediate School
Kapaa, HI 96746

NOTE TO THE LEARNING MANAGER

This LAP was compiled for a high school (grades 9-12) General Business class but may also be used in other consumer education classes.

Before beginning the use of these LAPS, go over the procedure with your students. It is imperative that students are able to locate each LAP in the file and return it to its proper place.

ANALYSIS OF PRE-ASSESSMENT

PROBLEM A:	Reasons for having a checking account.
PROBLEM B:	Deposit slip or ticket when cash is withheld; bank identification number; complete signature card; complete deposit slip. (Prerequisite: subtraction)
PROBLEM C:	Bank identification number; complete deposit slip. (Prerequisites: addition; multiplication; equivalents of a dollar)

LEARNING EXPERIENCE #4

Checks should be endorsed when being deposited into an account. Check endorsements will be covered in a future class session or in another LAP.

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INTRODUCTION

Three persons walked into a bank. Each one walked to a window.

"What does this mean?" The girl points to the words, maiden name.

"That's all I could complete on the card," said the second person. The bank teller looks at the signature card and sees that the signature of the young man in front of him is not on the card.

The third one reported, "I neva know I had to put the loose change on anotha line."

Some of the more memorable financial events of our lives take place during the teen years when we begin our first job, receive our first pay check, and become financially independent. These highlights do not have to be related with embarrassing moments such as those above.

Bankers say the public needs to know how to complete basic banking forms accurately. These forms include a signature card, a deposit slip, a check, and the reconciliation of a bank statement. Too often checks are written on an account which does not have enough deposited in it to cover the amount of the check. The bank charges the consumer every time this occurs--$5 and up to $15. There is no reason for this to occur if you are able to keep accurate records and your balance is kept current (up to date).

Due to today's inflationary costs, many people have had to make changes in spending habits. This means you must be able to analyze your habits. A readily available record of your spending is your cancelled checks.

The experiences contained in this package will prepare you for the first steps in banking as a consumer opening a checking account. It is a sincere hope that you will not face embarrassing situations as those mentioned and the numerous incidents which have not been mentioned.

LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and two learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and subobjectives (or enabling objectives). The learning experience has activities to help you accomplish the objectives. The first learning experience is designed to make you aware of reasons for having a checking account and to get you started with a signature card. The second set of learning experiences is to assist you in locating the bank identification number and in completing a deposit slip.

OBJECTIVES This LAP includes the following objectives:

Terminal Objective: Opens and maintains checking account by completing a signature card and by depositing money into the account.

Enabling Objective #1: Justifies the need for a checking account with at least one (1) reason. (Learning Experience #1)

Enabling Objective #2: Opens a checking account by producing a completed signature card. (Learning Experience #2)

Enabling Objective #3: Explains the bank identification number and locates it on three (3) checks. (Learning Experience #3)

Enabling Objective #4: Prepares deposit slips when various denominations of coins, paper bills, and checks are to be deposited and when cash is to be kept out. (Learning Experience #4)

PROCEDURE After reading the "Introduction," p. 1, and the objectives listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in OCA.

If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on page 4. Check your answers with your instructor. If you pass the Pre-Assessment, your instructor will direct you to your next activity.

If you do not take the Pre-Assessment or do not meet the criteria on the Pre-Assessment, turn to page 8 and begin work on the LAP.

TERMINOLOGY

Deposit slip or deposit ticket: A form that accompanies a deposit and shows the items deposited.

Federal Deposit Insurance Corporation: A federal agency that guarantees bank deposits up to $40,000 for each account.

Joint account: A bank account that is used by two or more people.

Signature card: A card, kept by a bank, that shows the signatures of persons authorized to draw checks against an account.

PRE-ASSESSMENT

FACTS:

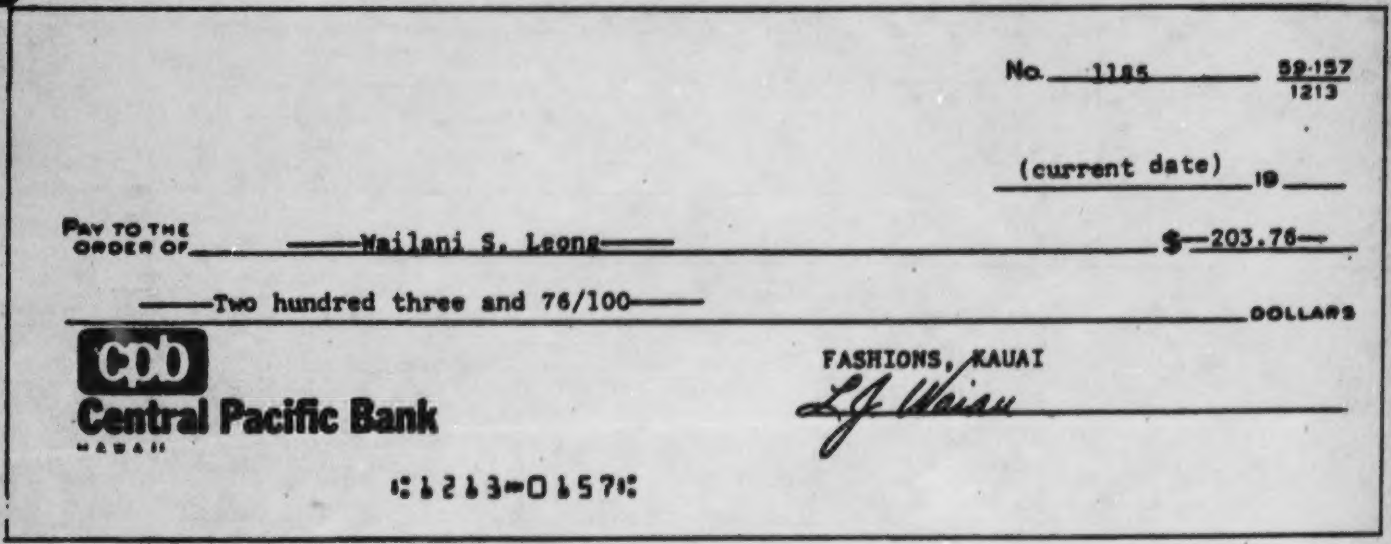
Name: Wailani Sone Leong

Born on June 7, 1960, to Tom and Tomiko Leong at Wilcox Hospital in Lihue 96766. Lives with parents at 101 Wila Road; Kapaa HI 96746; where the telephone number is 822-0626.

Employed as office clerk by Fashions, Kauai; The Market Place; Wailua, HI 96746. The telephone at her desk is 822-9909. Her monthly salary is $578 and she brings home $203.76 twice a month.

PROBLEM A: Persuade Wailani to open a checking account with at least one (1) reason. Write your response on the answer sheet provided.

PROBLEM B: Wailani has decided to open a checking account because of your persuasive powers. She has received her first pay check today and would like to open her account at Kapaa Security Bank. She has decided to keep $25 in cash for her daily needs.



No. 1185 59-157/1213

(current date) 19____

PAY TO THE ORDER OF ——Wailani S. Leong—— $—203.76—

——Two hundred three and 76/100—— DOLLARS

cpb Central Pacific Bank HAWAII

FASHIONS, KAUAI

L.J. Waiau

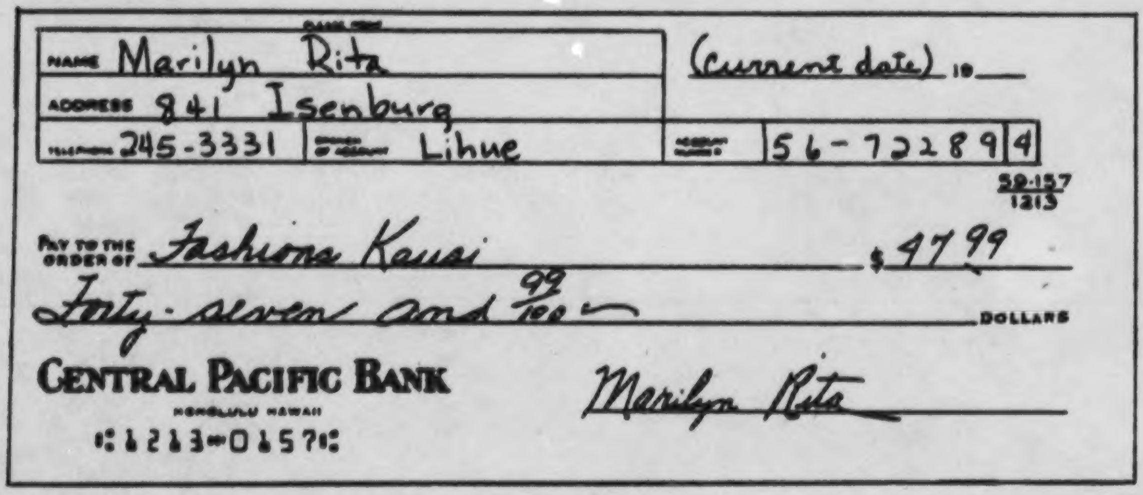
:1213-0157:

Help Wailani open her checking account. Use the form on the answer sheet.

FACTS: As a part of her duties, Wailani does the banking for her employer.

To be deposited:

21 pennies
18 nickels
33 dimes
27 quarters
87 dollar bills
23 five dollar bills
9 ten dollar bills
8 twenty dollar bills
2 hundred dollar bills
Checks as shown



NAME Marilyn Rita
ADDRESS 841 Isenburg
TELEPHONE 245-3331 Lihue
56-72289 4

(current date) 19

$\frac{59\text{-}157}{1213}$

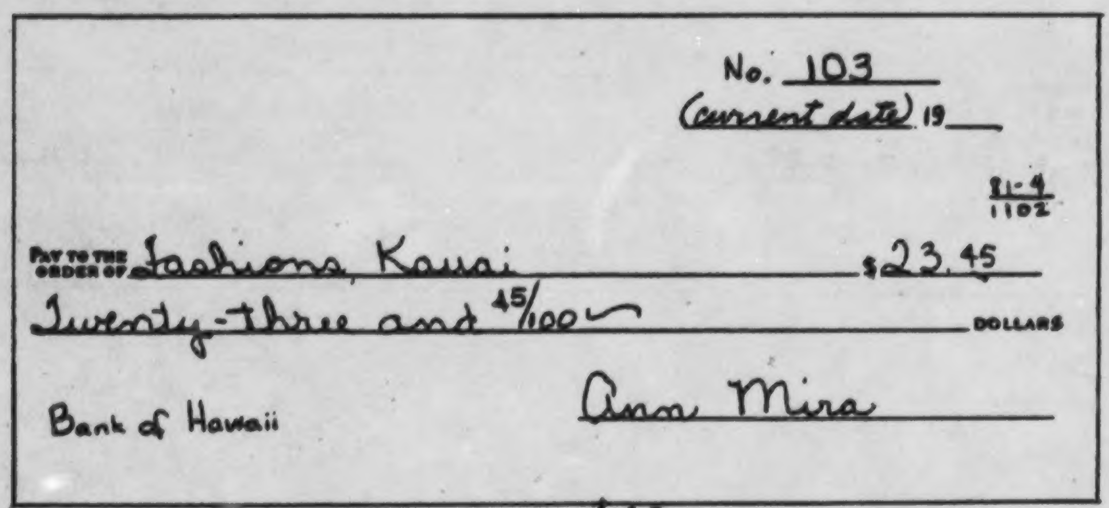
PAY TO THE ORDER OF Fashions Kauai $ 47 99

Forty-seven and 99/100 DOLLARS

CENTRAL PACIFIC BANK
HONOLULU HAWAII

Marilyn Rita

⑆1213⑉0157⑆



No. 103
(current date) 19

$\frac{81\text{-}4}{1102}$

PAY TO THE ORDER OF Fashions Kauai $ 23.45

Twenty-three and 45/100 DOLLARS

Bank of Hawaii

Ann Mira

No. 87
(Current date) 19___

2-56
1469

PAY TO THE ORDER OF Fashions Kauai $ 38.76
Thirty-eight and 76/100 DOLLARS

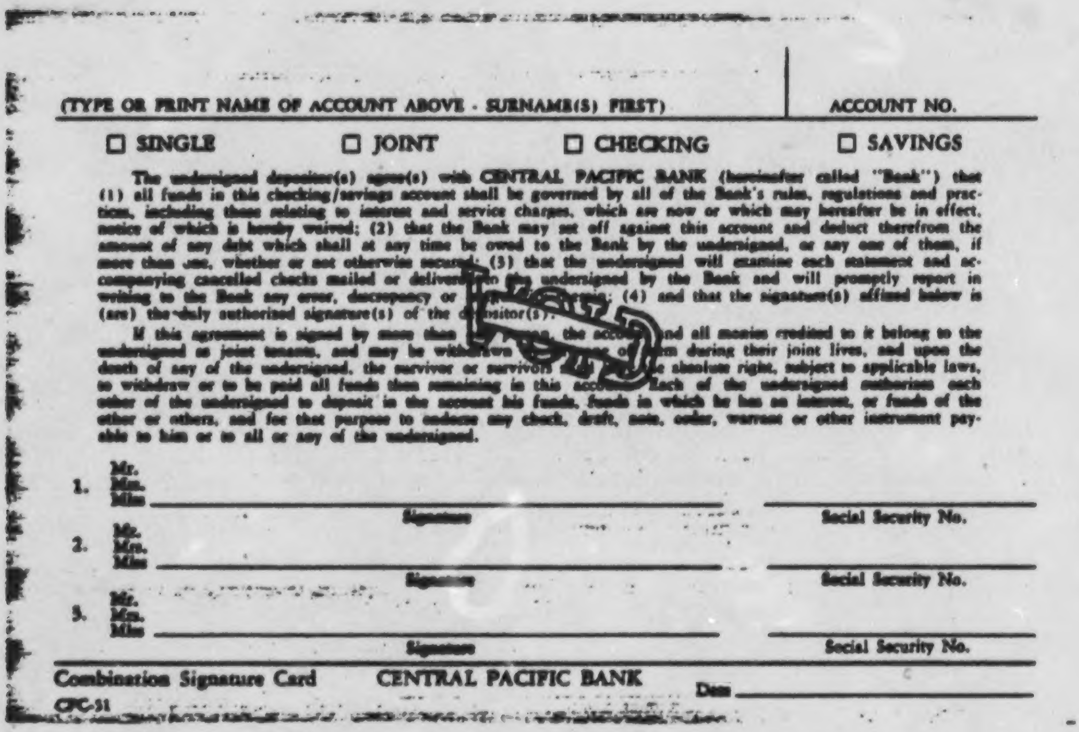
CONNECTICUT STATE BANK Mary Smith

PROBLEM C: Complete a deposit slip found on the answer sheet, using today's date.

ANSWER SHEET FOR PRE-ASSESSMENT

PROBLEM A ____________________

PROBLEM B



(TYPE OR PRINT NAME OF ACCOUNT ABOVE - SURNAME(S) FIRST) | ACCOUNT NO.

☐ SINGLE ☐ JOINT ☐ CHECKING ☐ SAVINGS

The undersigned depositor(s) agree(s) with CENTRAL PACIFIC BANK (hereinafter called "Bank") that (1) all funds in this checking/savings account shall be governed by all of the Bank's rules, regulations and practices, including those relating to interest and service charges, which are now or which may hereafter be in effect, notice of which is hereby waived; (2) that the Bank may set off against this account and deduct therefrom the amount of any debt which shall at any time be owed to the Bank by the undersigned, or any one of them, if more than one, whether or not otherwise secured; (3) that the undersigned will examine each statement and accompanying cancelled checks mailed or delivered [illegible] undersigned by the Bank and will promptly report in writing to the Bank any error, discrepancy or [illegible]; (4) and that the signature(s) affixed below is (are) the duly authorized signature(s) of the [illegible]ositor(s).

If this agreement is signed by more than [illegible] the acco[illegible] and all monies credited to it belong to the undersigned as joint tenants, and may be withdrawn [illegible] them during their joint lives, and upon the death of any of the undersigned, the survivor or survivors [illegible] absolute right, subject to applicable laws, to withdraw or to be paid all funds then remaining in this acco[illegible] Each of the undersigned authorizes each other of the undersigned to deposit in the account his funds, funds in which he has an interest, or funds of the other or others, and for that purpose to endorse any check, draft, note, order, warrant or other instrument payable to him or to all or any of the undersigned.

1. Mr. Mrs. Miss ____________________ Signature ____________________ Social Security No.

2. Mr. Mrs. Miss ____________________ Signature ____________________ Social Security No.

3. Mr. Mrs. Miss ____________________ Signature ____________________ Social Security No.

Combination Signature Card CENTRAL PACIFIC BANK Date ____________________

CPC-51

[illegible]

ADDRESS ____

____

City and State   Zip Code

Phones: Home	1.	2.	3
Business			
Birthplace and Date			
Employer			VOID
Position			
Mother's Maiden Name			
Prev. Bank Connection			

Bank is hereby authorized and directed to mail all notices and items returned unpaid to the address indicated above, and to

☐ **MAIL** all statements and paid checks to the address listed above.

☐ **HOLD** all statements and paid checks to be called for. If not called for within 30 days, Bank may send same to the address indicated above by deposit in the U.S. mail.

If any mailed statements and paid checks are returned by the post office undelivered, Bank is authorized to destroy same two years thereafter.

Introduced by Known to ____________________ Opened by ____________________ Initial Deposit $ __________

Remarks ______________________________ Approved by ____________________

Date Closed   Closing Balance   Reason Closed

DEPOSITED TO THE CREDIT OF

VOID

[redacted]

CURRENCY		
COIN		
CHECKS: 1		
2		
3		
SUB TOTAL IF CASH RETURNED FROM DEPOSIT		
LESS CASH RETURNED FROM DEPOSIT		
TOTAL DEPOSIT		

For more than three checks, list all checks on reverse and enter total only on front.

__________ DATE

____________________ RECEIVED CASH FROM DEPOSIT

cpb

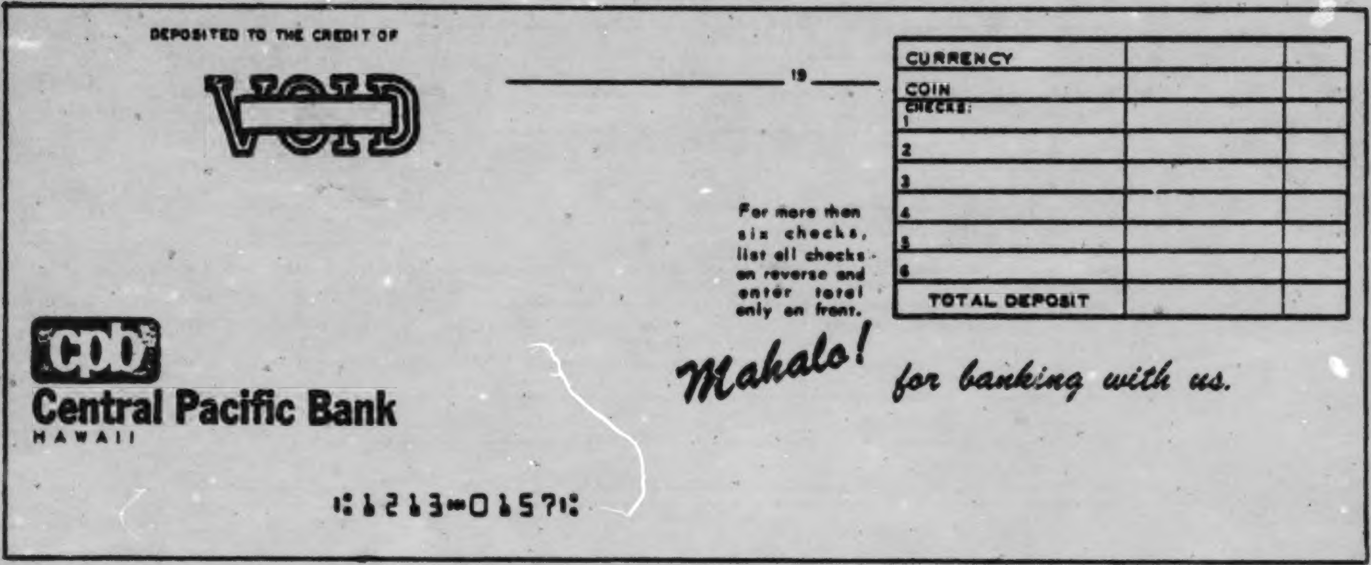
Central Pacific Bank

HAWAI

Mahalo! for banking with us

⑆1213⑉0157⑆

PROBLEM C



DEPOSITED TO THE CREDIT OF

VOID

________________ 19 ____

CURRENCY		
COIN		
CHECKS: 1		
2		
3		
4		
5		
6		
TOTAL DEPOSIT		

For more than six checks, list all checks on reverse and enter total only on front.

cpb
Central Pacific Bank
HAWAII

Makalo! for banking with us.

1213-0157

LEARNING EXPERIENCE #1

JUSTIFICATION FOR A CHECKING ACCOUNT

When you are receiving an income, you will need to spend it wisely. What are you to do with the pay check, cash it? Do you know how you will spend it?

A checking account offers safety and convenience to the consumer (you). Keeping your money in a checking account means that a large amount of cash will not be kept on hand, thereby preventing its loss due to misplacement, theft, fire, or even careless spending (temptation is lessened because cash is not immediately available). As you need to pay your bills, checks are written and accepted. It serves as a receipt, saving time for the business and individual involved. It makes payment by mail simple to transact. If a check is lost, it can be replaced for a minimal fee.

THE FDIC

At one time, depositing money in banks was risky for the account holder. Have you ever spoken to any adult who remembers losing money because the bank failed? In 1933, the federal government organized the Federal Deposit Insurance Corporation (FDIC). Although it is a government agency, it is financed by banks. It guarantees each account in an insured bank up to $40,000. Should you have $41,550 deposited in your account, the FDIC will pay you only $40,000. Of the remaining $1,550, you may receive it, or a portion of it, or nothing, depending on the property held by that bank.

All bank members of the Federal Reserve System are required to join the FDIC. By meeting certain requirements, non-system members may become FDIC members. About 99% of the banks belong to FDIC.

State two reasons for a person having a checking account.

1. ____

____

2. ____

____

You may have any of the following: safety (prevention of loss due to misplacement, theft, fire or careless spending), convenience (checks serve as receipt of payment, payment by mail possible, lost check easily replaced).

LEARNING EXPERIENCE #2

THE SIGNATURE CARD

A signature card is completed by the applicant when opening a checking account. The bank requires two cards, one for the tellers' file and one for the accountants' file. It is used to compare the signature on checks to see if the signature on a check or withdrawal slip belongs to the account holder and is therefore valid and not forged. This card is the official record of your signature which is held by the bank.

The signature card consists of two sides. The signatures of all account holders are found on Side 1, along with the social security number of each person. On Side 2 statistical information is located.

The steps for filling in a signature card and a copy of a card from Central Pacific Bank follow. Refer to the card on the following page.

SIDE 1 OF SIGNATURE CARD

1. Begin at the top of the signature card. Above the first horizontal line (one which goes across), PRINT or TYPE the name(s) of the account holder(s). Write in the last name, followed by a comma, and then the first name for each person. If it is a company, give the complete company name.

2. Below the first horizontal line you will need to place a check mark in the boxes which apply to the account which is being opened.

   a. Single or Joint account.

      -Single account is when there is only one person or company account holder.

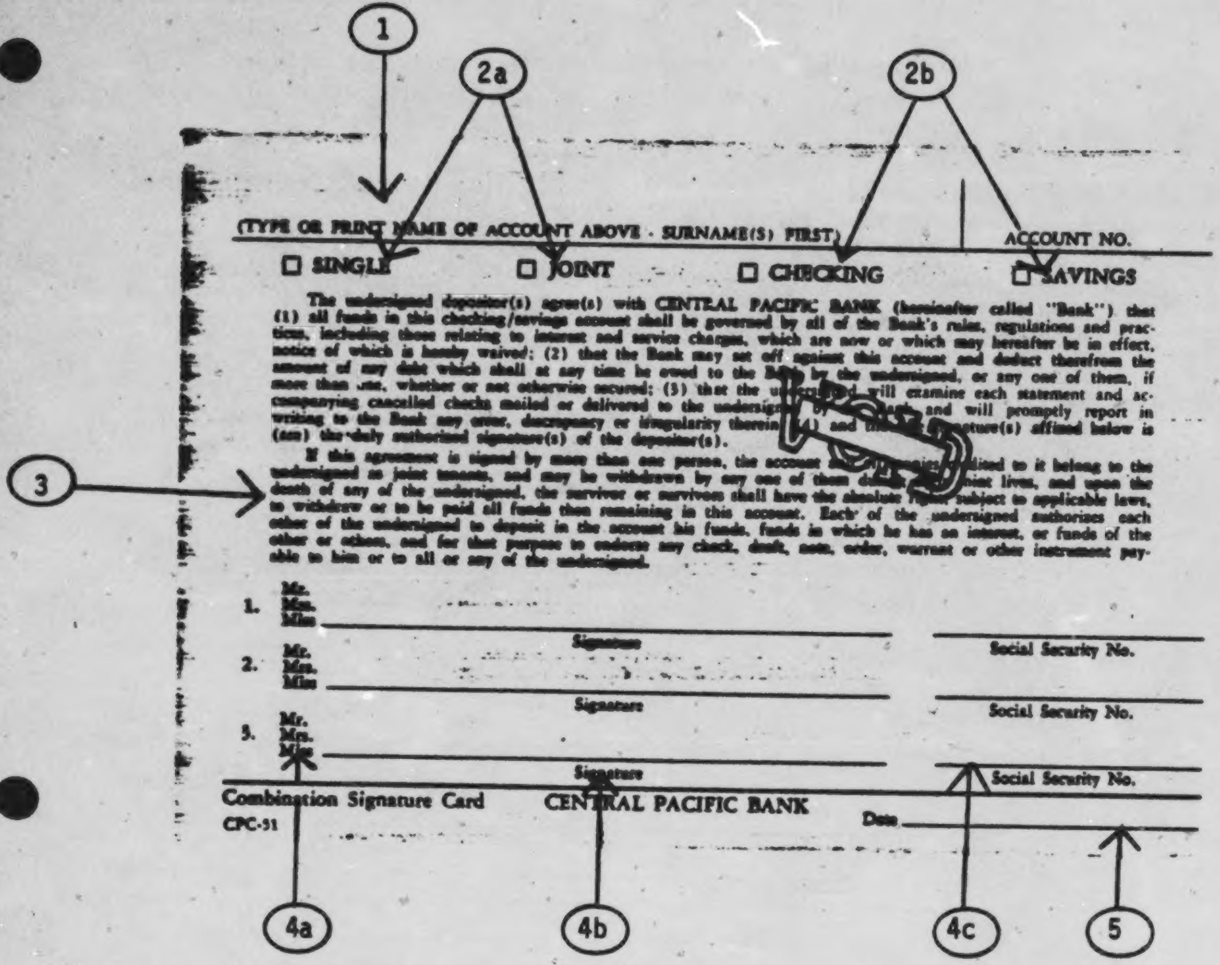
      -Joint is when there are two or more account holders, such as a married couple.

   b. Checking or Savings account.

      -Checking is an account on which the holder is able to write checks to take money out. The transaction may take place at a bank or at any other location where the check is accepted.

      -Savings is an account in which deposits are placed. In order to take money out, you must go to the bank and withdraw the amount you would like to take out.

3. Read the agreement. You must remember that you are signing a contract for which you will be held responsible.


1
2a
2b
3
4a
4b
4c
5

(TYPE OR PRINT NAME OF ACCOUNT ABOVE · SURNAME(S) FIRST)

ACCOUNT NO.

☐ SINGLE ☐ JOINT ☐ CHECKING ☐ SAVINGS

The undersigned depositor(s) agree(s) with CENTRAL PACIFIC BANK (hereinafter called "Bank") that (1) all funds in this checking/savings account shall be governed by all of the Bank's rules, regulations and practices, including those relating to interest and service charges, which are now or which may hereafter be in effect, notice of which is hereby waived; (2) that the Bank may set off against this account and deduct therefrom the amount of any debt which shall at any time be owed to the Bank by the undersigned, or any one of them, if more than one, whether or not otherwise secured; (3) that the undersigned will examine each statement and accompanying cancelled checks mailed or delivered to the undersigned by the Bank and will promptly report in writing to the Bank any error, discrepancy or irregularity therein; (4) and that the signature(s) affixed below is (are) the duly authorized signature(s) of the depositor(s).

If this agreement is signed by more than one person, the account and [illegible] credited to it belong to the undersigned as joint tenants, and may be withdrawn by any one of them during their joint lives, and upon the death of any of the undersigned, the survivor or survivors shall have the absolute right, subject to applicable laws, to withdraw or to be paid all funds then remaining in this account. Each of the undersigned authorizes each other of the undersigned to deposit in the account his funds, funds in which he has an interest, or funds of the other or others, and for that purpose to endorse any check, draft, note, order, warrant or other instrument payable to him or to all or any of the undersigned.

1. Mr. Mrs. Miss ______ Signature ______ Social Security No.

2. Mr. Mrs. Miss ______ Signature ______ Social Security No.

3. Mr. Mrs. Miss ______ Signature ______ Social Security No.

Combination Signature Card
CPC-51

CENTRAL PACIFIC BANK

Date ______

4. Complete the signature and social security number of each account holder.
   a. Circle the one title which pertains to you (Mr., Mrs., or Miss).
   b. Sign your name as you will sign all transactions, in script.
   c. Give your social security number.

5. Fill in the date on the line provided below the last horizontal line. This is found on the right side of the card.

SIDE 2 OF A SIGNATURE CARD

1. Use the first two (2) lines at the top for your mailing address. Remember to include your zip code.

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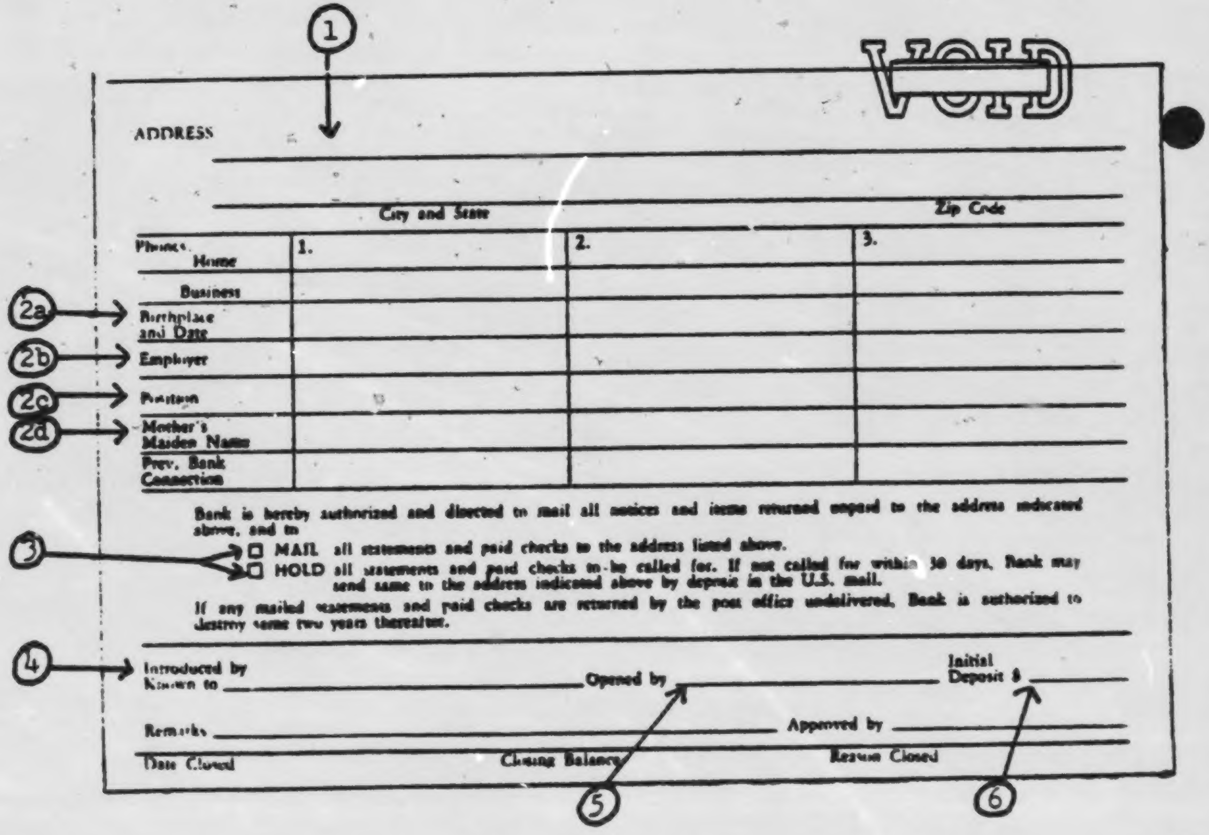
2. Complete the statistical information for each account holder listed on Side 1. Be sure that the number for the person corresponds (is the same) with the number of the signature on the front of the card.
   a. Birthplace is the place where you were born.
   b. Employer is the person or company for whom you are working.
   c. Position is your job title or classification.
   d. Mother's maiden name is your mother's last name before she was married. Check your information because women may retain their maiden name or use it as part of a hyphenated surname in today's society.

3. Check the appropriate box after you decide whether the bank is to send all correspondence through the mail to the address given, or hold all correspondence for 30 days to be picked up by someone. Mailing will then be necessary only when correspondence is not claimed in the given time period.

   Notice that the bank may destroy any undelivered statements and checks after two (2) years.



1
VOID
2a
2b
2c
2d
3
4
5
6

ADDRESS

City and State Zip Code

Phones Home	1.	2.	3.
Business			
Birthplace and Date			
Employer			
Position			
Mother's Maiden Name			
Prev. Bank Connection			

Bank is hereby authorized and directed to mail all notices and items returned unpaid to the address indicated above, and to

☐ MAIL all statements and paid checks to the address listed above.

☐ HOLD all statements and paid checks to be called for. If not called for within 30 days, Bank may send same to the address indicated above by deposit in the U.S. mail.

If any mailed statements and paid checks are returned by the post office undelivered, Bank is authorized to destroy same two years thereafter.

Introduced by Known to ______ Opened by ______ Initial Deposit $ ______

Remarks ______ Approved by ______

Date Closed Closing Balance Reason Closed

4. If someone has recommended this particular bank, place that person's name after "Introduced by, Known to".

5. The bank personnel will initial on the line after "Opened by".

6. The amount which begins your checking account is recorded. Now you must be able to complete a deposit slip or ticket.

It's try-out time! Use Worksheet #1 for these problems. If any information is missing, provide it with whatever personal information you may have.

SITUATION #1

Manual Lopez has just received his first pay check of $121.59 from Wailua Resorts where he is employed as a waiter. He plans to move to his own pad next week--the newly completed Pono Towers, 133 Pono Street in Kapaa. He will lease Apt 391 for $390 with two friends.

Manual was born in Lihue on January 8, 1961 to Carmen Alvarez Lopez and Manual Lopez of 1755 Maile Drive, Eleele.

Now that he will be living on his income, Manual has decided to open his own checking account at the Kapaa Security Bank. In addition to his pay check, Manual would like to deposit his tips, $2.50 in coins and $45.00 in bills. His social security number is 548-24-8221.

SITUATION #2

Marlene Taketa Loo and Gene Riley Smith were married two weeks ago. Upon returning from their wedding trip, they decided to open a joint checking account at the Kapaa Security Bank, with a deposit of $150 each.

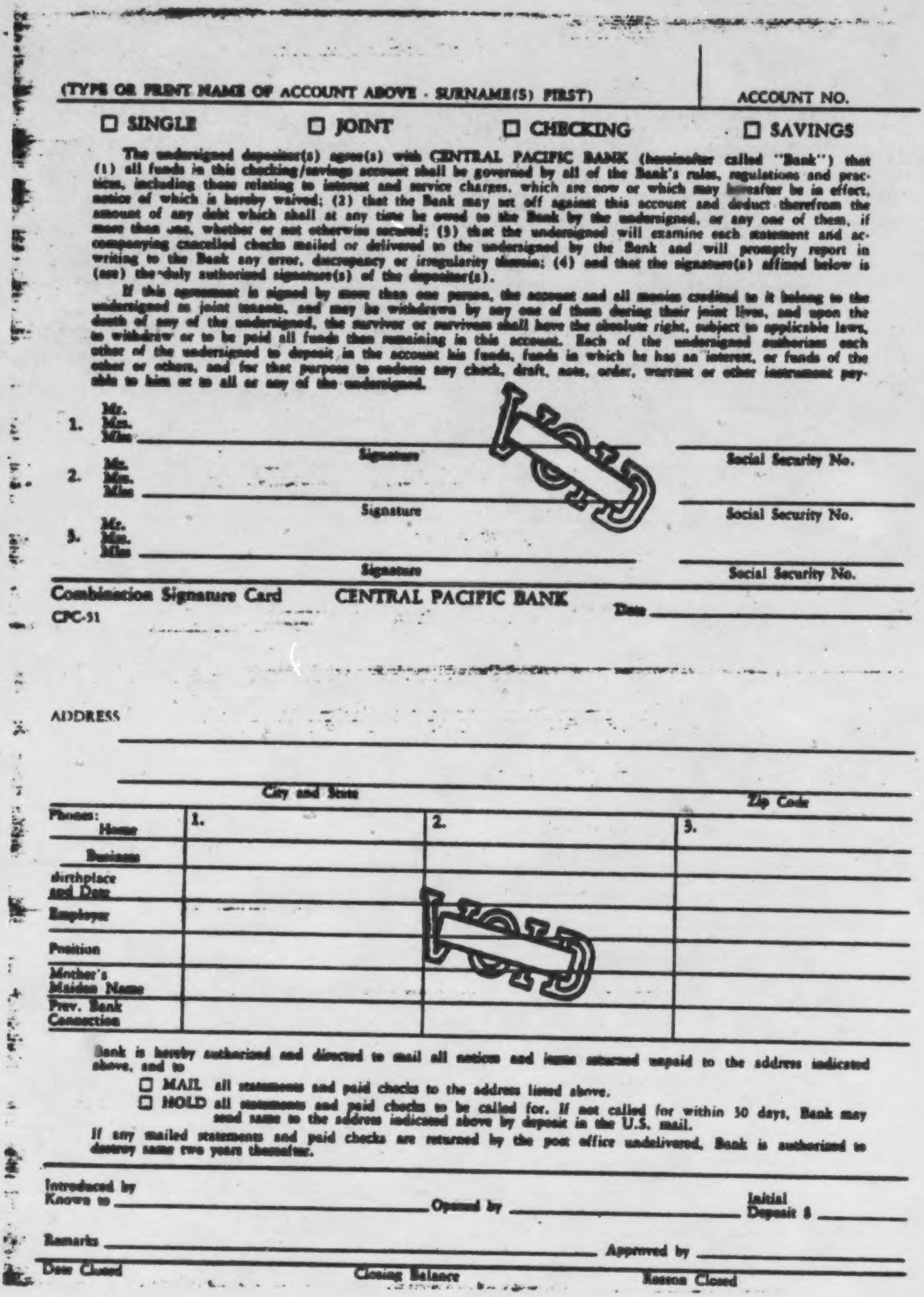
They live in Apt 221; Aloha Hale; 1311 Huilani Drive; Wailua, 96746. Marlene is employed with Beach Palms Hotel as a cashier with a net income of $543.50 a month. Gene is also with Beach Palms Hotel as a maintenance engineer with a net income of $1,111.68 a month. The telephone number at the hotel is 822-7990 and at their apartment, 822-1122.

They graduated from high school in 1973. Marlene was born on March 4, 1955, at Wilcox Hospital in Lihue, and Gene was born on November 12, 1955, in the same hospital.

They both had bank accounts with Kapaa Security before being married. Marlene's social security number is 568-40-6112, while Gene's number is 577-38-1006.

WORKSHEET #1

For Situation #1



(TYPE OR PRINT NAME OF ACCOUNT ABOVE · SURNAME(S) FIRST) ACCOUNT NO.

☐ SINGLE ☐ JOINT ☐ CHECKING ☐ SAVINGS

The undersigned depositor(s) agree(s) with CENTRAL PACIFIC BANK (hereinafter called "Bank") that (1) all funds in this checking/savings account shall be governed by all of the Bank's rules, regulations and practices, including those relating to interest and service charges, which are now or which may hereafter be in effect, notice of which is hereby waived; (2) that the Bank may set off against this account and deduct therefrom the amount of any debt which shall at any time be owed to the Bank by the undersigned, or any one of them, if more than one, whether or not otherwise secured; (3) that the undersigned will examine each statement and accompanying cancelled checks mailed or delivered to the undersigned by the Bank and will promptly report in writing to the Bank any error, discrepancy or irregularity therein; (4) and that the signature(s) affixed below is (are) the duly authorized signature(s) of the depositor(s).

If this agreement is signed by more than one person, the account and all monies credited to it belong to the undersigned as joint tenants, and may be withdrawn by any one of them during their joint lives, and upon the death of any of the undersigned, the survivor or survivors shall have the absolute right, subject to applicable laws, to withdraw or to be paid all funds then remaining in this account. Each of the undersigned authorizes each other of the undersigned to deposit in the account his funds, funds in which he has an interest, or funds of the other or others, and for that purpose to endorse any check, draft, note, order, warrant or other instrument payable to him or to all or any of the undersigned.

1. Mr. Mrs. Miss ______________________ Signature ______________ Social Security No.

2. Mr. Mrs. Miss ______________________ Signature ______________ Social Security No.

3. Mr. Mrs. Miss ______________________ Signature ______________ Social Security No.

VOID

Combination Signature Card CENTRAL PACIFIC BANK Date ______________

CPC-51

ADDRESS ______________________________

____

City and State Zip Code

Phones: Home	1.	2.	3.
Business			
Birthplace and Date			
Employer			
Position			
Mother's Maiden Name			
Prev. Bank Connection			

VOID

Bank is hereby authorized and directed to mail all notices and items returned unpaid to the address indicated above, and to

☐ MAIL all statements and paid checks to the address listed above.
☐ HOLD all statements and paid checks to be called for. If not called for within 30 days, Bank may send same to the address indicated above by deposit in the U.S. mail.

If any mailed statements and paid checks are returned by the post office undelivered, Bank is authorized to destroy same two years thereafter.

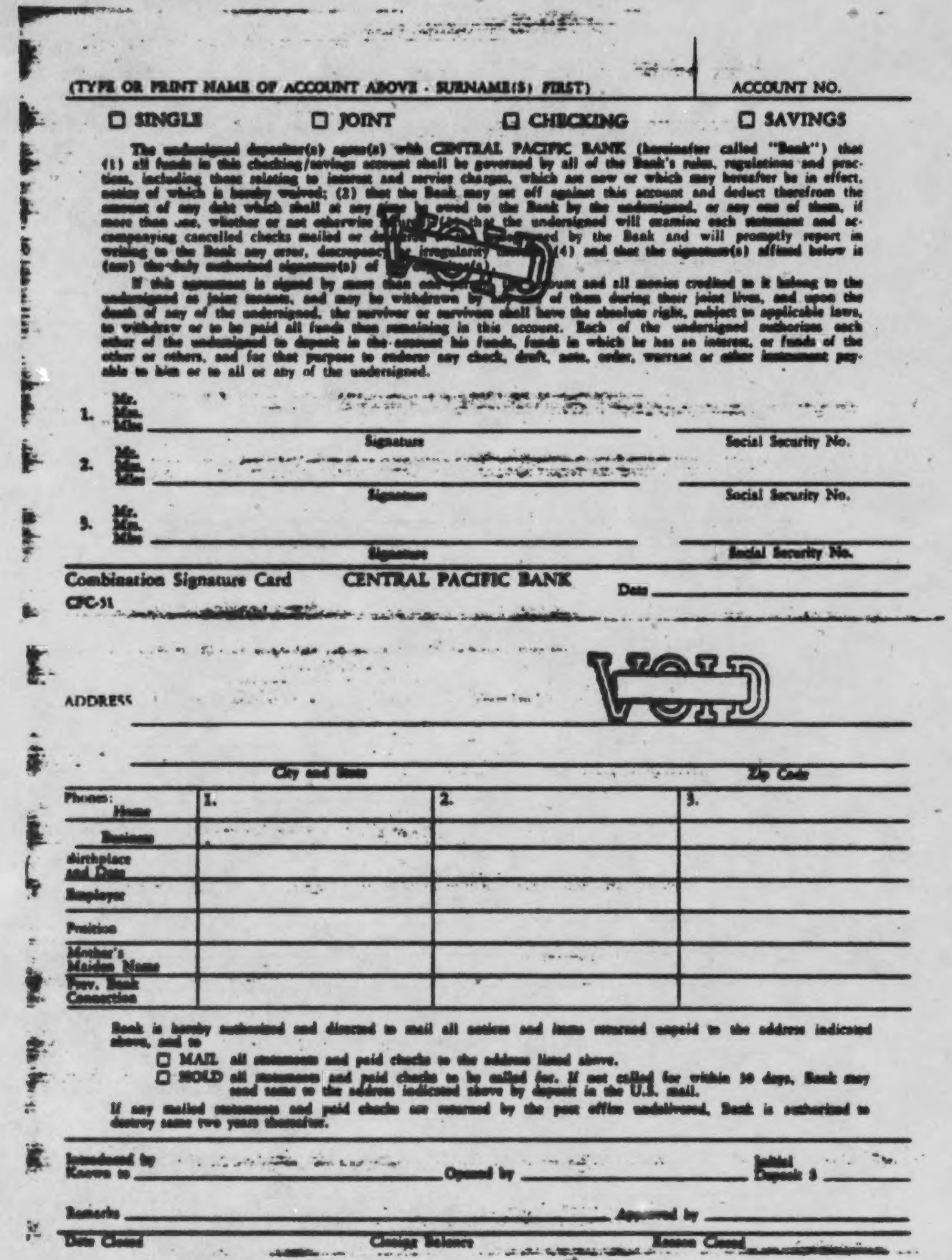
Introduced by Known to ______________ Opened by ______________ Initial Deposit $ ________

Remarks ______________________________ Approved by ______________

Date Closed Closing Balance Reason Closed

WORKSHEET #1

For Situation #2



(TYPE OR PRINT NAME OF ACCOUNT ABOVE - SURNAME(S) FIRST)

ACCOUNT NO.

☐ SINGLE ☐ JOINT ☐ CHECKING ☐ SAVINGS

The undersigned depositor(s) agree(s) with CENTRAL PACIFIC BANK (hereinafter called "Bank") that (1) all funds in this checking/savings account shall be governed by all of the Bank's rules, regulations and practices, including those relating to interest and service charges, which are now or which may hereafter be in effect, notice of which is hereby waived; (2) that the Bank may set off against this account and deduct therefrom the amount of any debt which shall at any [illegible] be owed to the Bank by the undersigned, or any one of them, if more than one, whether or not otherwise [illegible] that the undersigned will examine each statement and accompanying cancelled checks mailed or [illegible] by the Bank and will promptly report in writing to the Bank any error, discrepancy [illegible] irregularity [illegible] (4) and that the signature(s) affixed below is (are) the duly authorized signature(s) of [illegible]

If this agreement is signed by more than one [illegible] account and all monies credited to it belong to the undersigned as joint tenants, and may be withdrawn by [illegible] of them during their joint lives, and upon the death of any of the undersigned, the survivor or survivors shall have the absolute right, subject to applicable laws, to withdraw or to be paid all funds then remaining in this account. Each of the undersigned authorizes each other of the undersigned to deposit in the account his funds, funds in which he has an interest, or funds of the other or others, and for that purpose to endorse any check, draft, note, order, warrant or other instrument payable to him or to all or any of the undersigned.

1. Mr. Mrs. Miss ____________________ Signature ____________________ Social Security No.

2. Mr. Mrs. Miss ____________________ Signature ____________________ Social Security No.

3. Mr. Mrs. Miss ____________________ Signature ____________________ Social Security No.

Combination Signature Card **CENTRAL PACIFIC BANK** Date ____________________

CPC-51

VOID

ADDRESS ____________________

____________________ City and State ____________________ Zip Code

Phones: Home	1.	2.	3.
Business			
Birthplace and Date			
Employer			
Position			
Mother's Maiden Name			
Prev. Bank Connection			

Bank is hereby authorized and directed to mail all notices and items returned unpaid to the address indicated above, and to

☐ MAIL all statements and paid checks to the address listed above.
☐ HOLD all statements and paid checks to be called for. If not called for within 30 days, Bank may send same to the address indicated above by deposit in the U.S. mail.

If any mailed statements and paid checks are returned by the post office undelivered, Bank is authorized to destroy same two years thereafter.

Introduced by Known to ____________________ Opened by ____________________ Initial Deposit $ __________

Remarks ____________________ Approved by ____________________

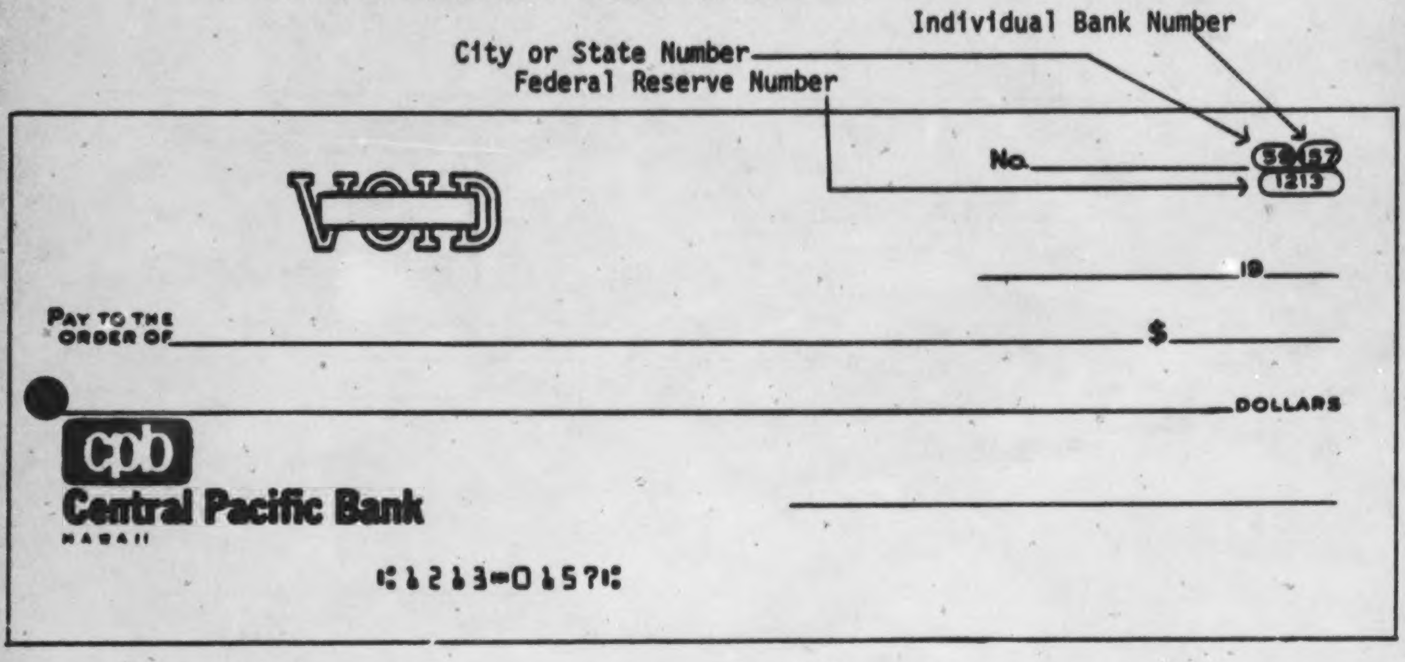
Date Closed Closing Balance Reason Closed

LEARNING EXPERIENCE #3

BANK IDENTIFICATION NUMBER

How do you know from which bank the check originated? For example, Honolulu will have several branches of a bank.

A number is assigned to each commercial bank in the country by the American Bankers Association. There are three parts to this number as illustrated below: the city or state number, the individual bank's number, and the Federal Reserve number.


Individual Bank Number
City or State Number
Federal Reserve Number
No.
59-57
1213
VOID
19
PAY TO THE ORDER OF
$
DOLLARS
cpb
Central Pacific Bank
HAWAII
⑆1213⑈0157⑆

To identify a check on your deposit slip, use the two numbers on the top portion, the city or state number and the individual bank number.

Sometimes the name of the person from whom the check is received is used for identification on a deposit slip. In other cases, the bank name on which the check is drawn is listed.

Using the sample check above, list the correct numbers for:

Federal Reserve Number ____________

City or State Number ____________

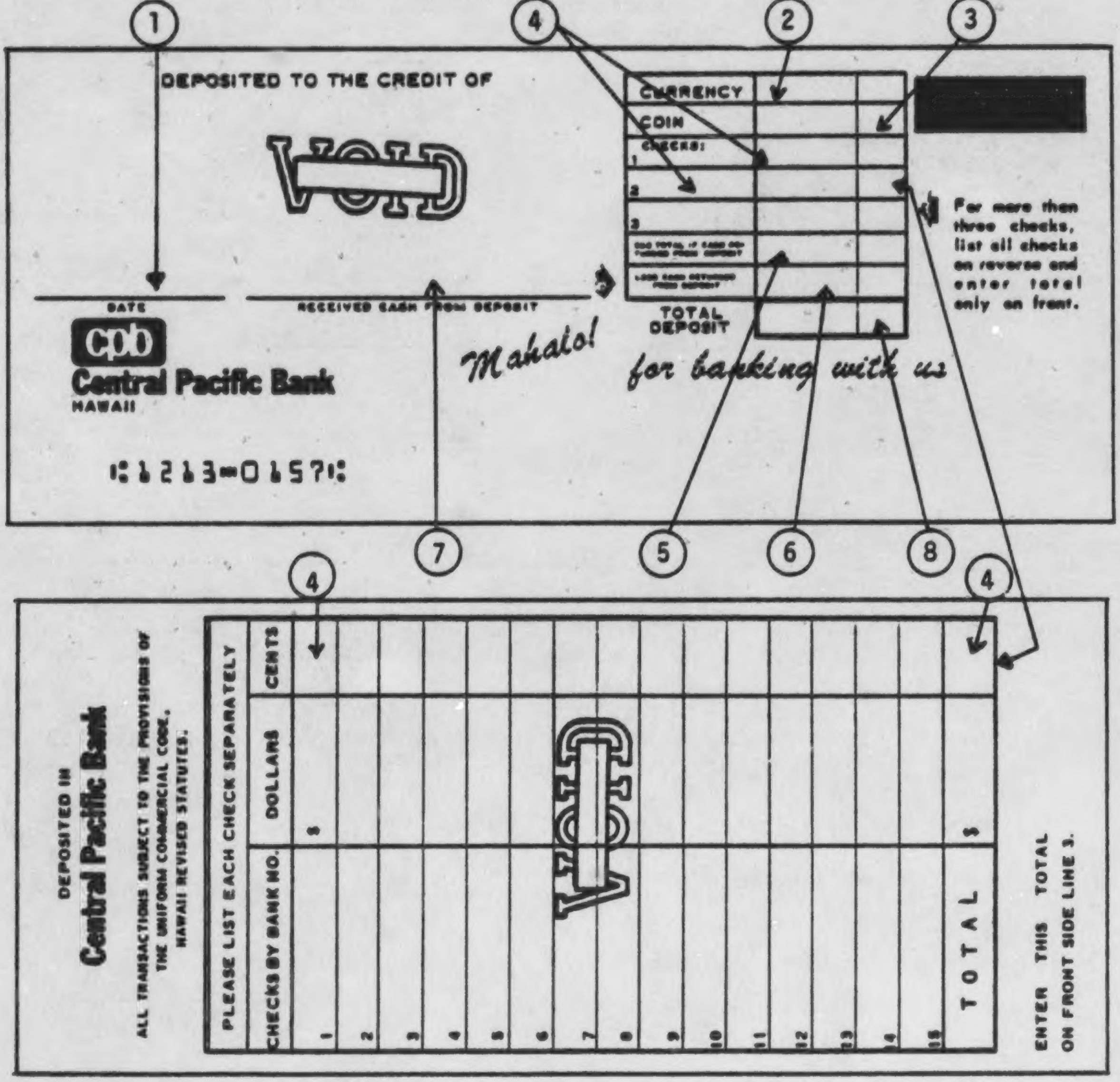
Individual Bank Number ____________

Your answers should have been: 1213
59
57

LEARNING EXPERIENCE #4

Whenever a checking account is opened, money must be put into the bank. Checks may not be written on an account until you have made a deposit. The bank form completed by the account holder(s) when putting any cash or checks into an account is called the deposit slip.

The deposit slip consists of two sides (the second side is used when necessary). See the sample obtained from a local bank. The circled numbers correspond with the steps which follow.


①
④
②
③
DEPOSITED TO THE CREDIT OF
VOID
CURRENCY
COIN
CHECKS:
1
2
3
SUB TOTAL IF CASH RETURNED FROM DEPOSIT
LESS CASH RETURNED FROM DEPOSIT
TOTAL DEPOSIT
DATE
RECEIVED CASH FROM DEPOSIT
cpb
Central Pacific Bank
HAWAII
Mahalo! for banking with us
⑦
⑤
⑥
⑧
④
④
DEPOSITED IN
Central Pacific Bank
PLEASE LIST EACH CHECK SEPARATELY
CHECKS BY BANK NO.
DOLLARS
CENTS
$
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
TOTAL
$
VOID

For more than three checks, list all checks on reverse and enter total only on front.

ALL TRANSACTIONS SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE, HAWAII REVISED STATUTES.

ENTER THIS TOTAL ON FRONT SIDE LINE 3.

Look at the deposit slip on the previous page as each step is discussed.

1. Date: put the month, day, and year on the deposit slip. It may be spelled out (September 15, 1978) or numbers may be used (9/15/78).

2. Currency: total all bills (paper money) and place the amount in the extension.

3. Coin: total all denominations of coins and place the amount in the money column.

4. Checks: list each check by the bank identification number. In the extension, place the amount of that particular check.

   Should you have more than three (3) checks, place this information on the back of the deposit slip and bring the total only, to the front.

   REMINDER: When listing currency, coins, or checks, separate the dollar amount from the cents. Example: $131.97

5		
6		
7	131	97
8		
9		
10		

   REMINDER: Endorse (sign your name on the back of the check to transfer ownership) all checks before depositing them in your account.

5. Take a subtotal of the amount you have by adding the amounts in the currency, coin, and check columns.

6. If you are to retain (keep) any amount in cash, place the amount after "Less Cash Returned from Deposit."

7. Upon receiving cash from the amount you have listed on the deposit slip, initial to show that you have received the amount indicated.

8. Total the amount which will go into the account. If all currency, coins, and checks are to be deposited, bring the subtotal down to the total line.

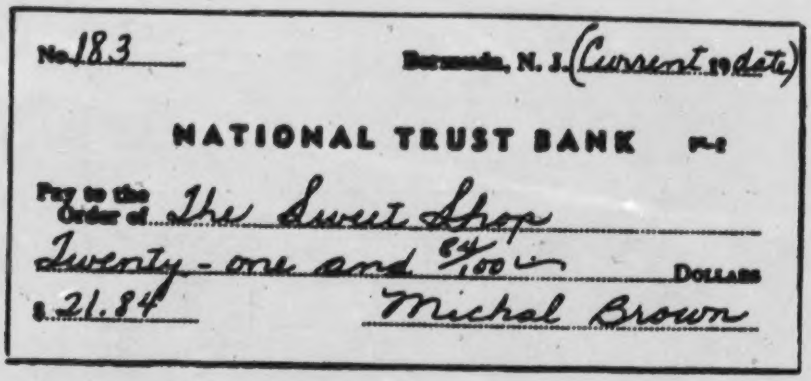
   If any cash is to be retained, subtract that amount from the subtotal.

Complete the following exercises to see how deposit slips are used.

SITUATION #1

Julia Fernandez must deposit the following items for her employer, The Sweet Shop. Assist her by completing a deposit slip found on Worksheet #2.

15 pennies
21 nickels
26 dimes
15 quarters
2 half dollars
47 dollar bills
11 five dollar bills
13 twenty dollar bills
3 checks as shown below



No. 183

[illegible], N. J. (Current 19 date)

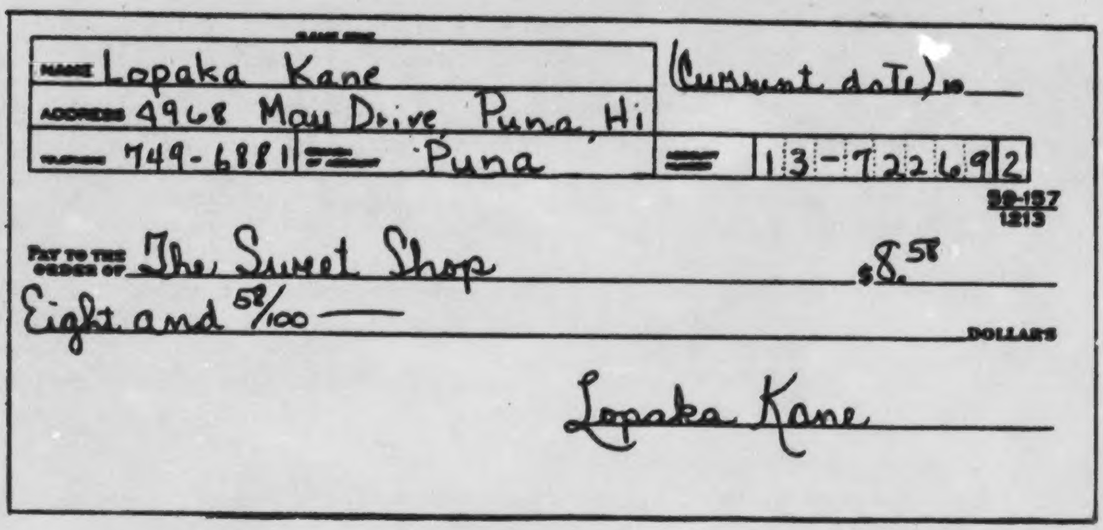
NATIONAL TRUST BANK

Pay to the Order of The Sweet Shop

Twenty - one and 84/100 DOLLARS

$ 21.84

Michal Brown



NAME Lopaka Kane
ADDRESS 4968 Mau Drive, Puna, Hi
749-6881 Puna

(Current date) 19

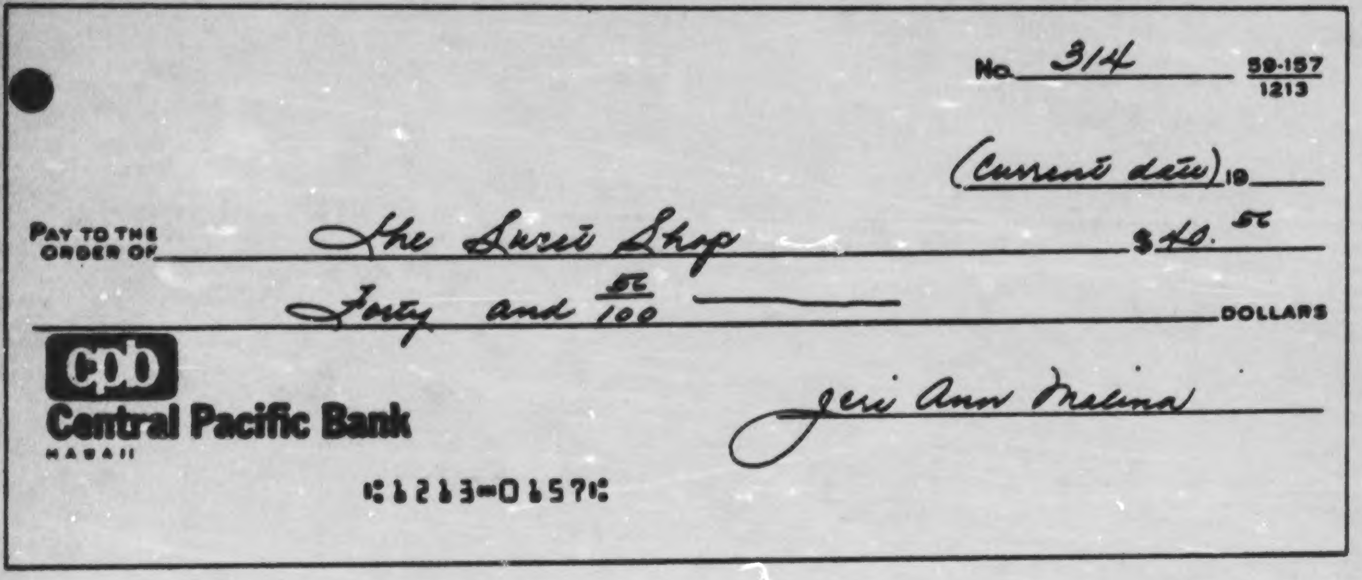
13-722692

59-157/1213

PAY TO THE ORDER OF The Sweet Shop $8.58

Eight and 58/100 DOLLARS

Lopaka Kane



No. 314 59-157/1213

(Current date) 19

PAY TO THE ORDER OF The Sweet Shop $40.50

Forty and 50/100 DOLLARS

cpb Central Pacific Bank HAWAII

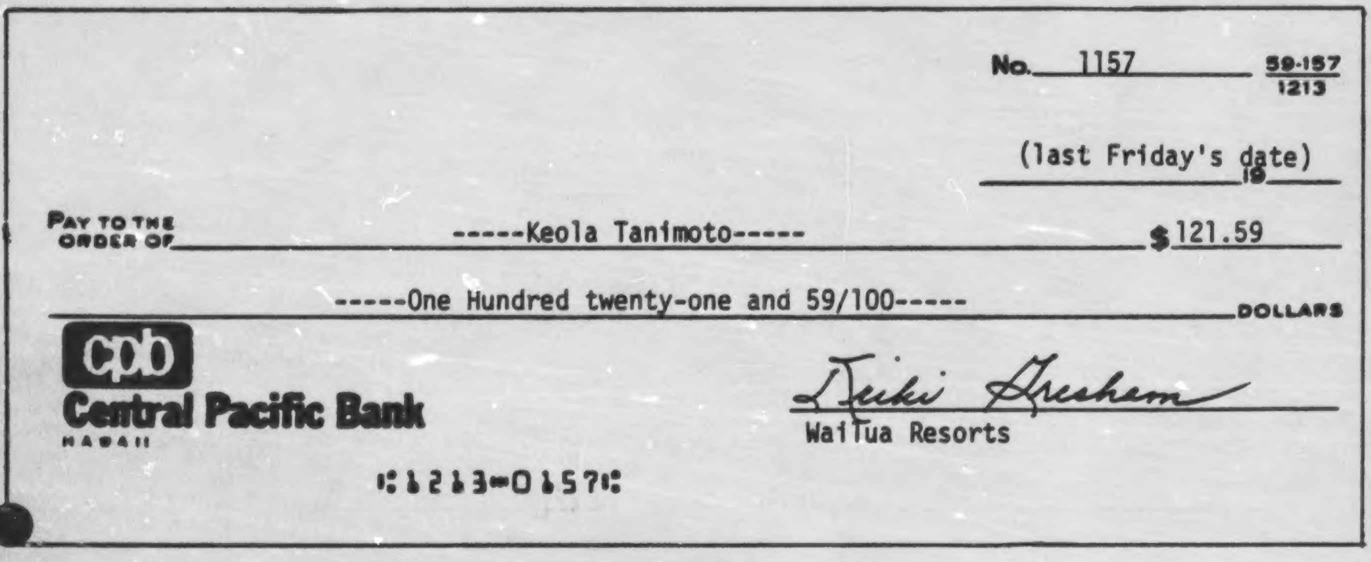
Jeri Ann Molina

:1213-0157:

SITUATION #2

Keola Tanimoto has the following items to add to his checking account:

5 one dollar bills
2 five dollar bills
8 nickels
15 dimes
2 checks as shown



No. 1157 59-157/1213

(last Friday's date) 19

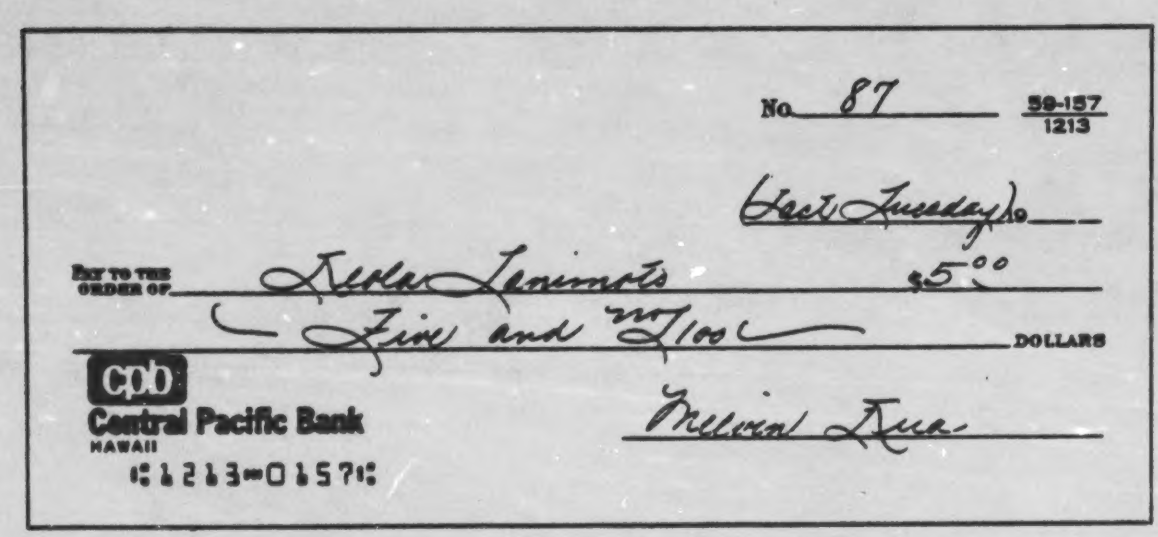
PAY TO THE ORDER OF -----Keola Tanimoto----- $121.59

-----One Hundred twenty-one and 59/100----- DOLLARS

cpb Central Pacific Bank HAWAII

Deiki Gresham
Wailua Resorts

:1213-0157:



No. 87 59-157/1213

Last Tuesday 19__

PAY TO THE ORDER OF Keola Tanimoto $5 00

Five and no/100 DOLLARS

cpb

Central Pacific Bank

HAWAII

Melvin Kua

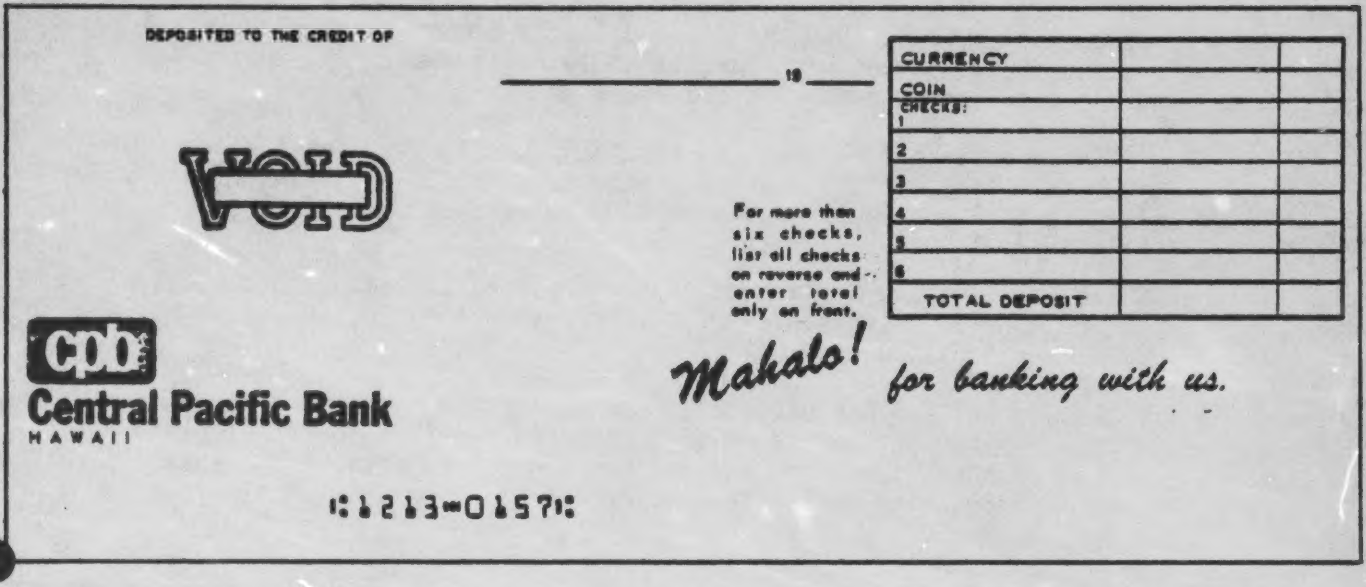
⑆1213⑈0157⑆

Keola's nephew will have a birthday tomorrow. Keola has decided to give him $20--a crisp, new bill.

Complete a deposit slip for Keola, using the form provided on Worksheet #2. Check your answers with your instructor. When you have completed these exercises accurately, you are ready to take the Post-Assessment.

WORKSHEET #2

SITUATION #1



DEPOSITED TO THE CREDIT OF

____________________ 19____

VOID

CURRENCY		
COIN		
CHECKS: 1		
2		
3		
4		
5		
6		
TOTAL DEPOSIT		

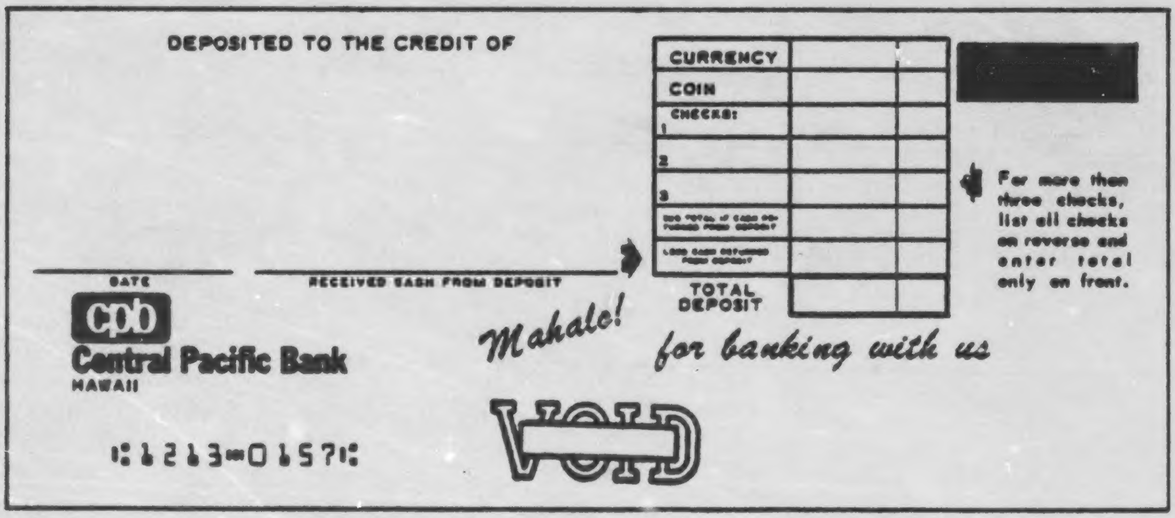
For more than six checks, list all checks on reverse and enter total only on front.

cpb
Central Pacific Bank
HAWAII

Mahalo! for banking with us.

⑆1213⑈0157⑆

SITUATION #2



DEPOSITED TO THE CREDIT OF

CURRENCY		
COIN		
CHECKS: 1		
2		
3		
SUB TOTAL IF CASH RETURNED FROM DEPOSIT		
LESS CASH RETURNED FROM DEPOSIT		
TOTAL DEPOSIT		

For more than three checks, list all checks on reverse and enter total only on front.

____________________ DATE

____________________ RECEIVED CASH FROM DEPOSIT

cpb
Central Pacific Bank
HAWAII

Mahalo! for banking with us

⑆1213⑈0157⑆

VOID

POST-ASSESSMENT

FACTS:

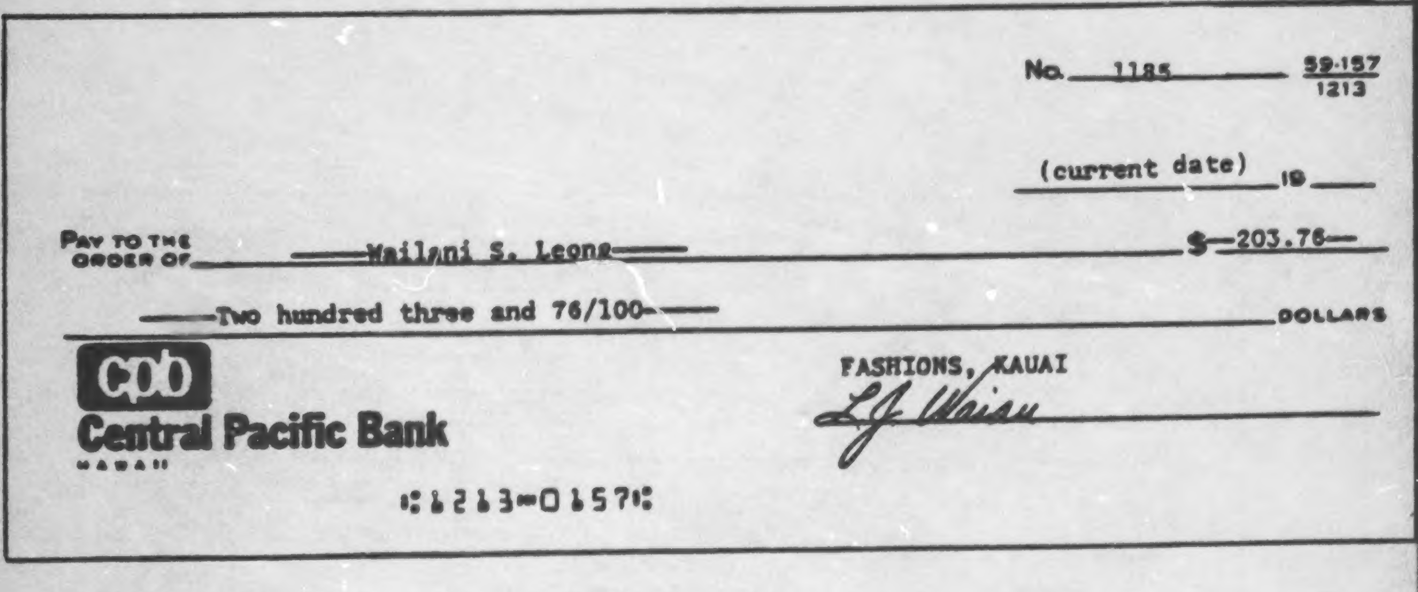
Name: Wailani Sone Leong

Born on June 7, 1960, to Tom and Tomiko Leong at Wilcox Hospital in Lihue 96766. Lives with parents at 101 Wila Road; Kapaa HI 96746; where the telephone number is 822-0626.

Employed as office clerk by Fashions, Kauai; The Market Place; Wailua, HI 96746. The telephone at her desk is 822-9909. Her monthly salary is $578 and she brings home $203.76 twice a month.

PROBLEM A: Persuade Wailani to open a checking account with at least one (1) reason. Write your response on the answer sheet provided.

PROBLEM B: Wailani has decided to open a checking account because of your persuasive powers. She has received her first pay check today and would like to open her account at Kapaa Security Bank. She has decided to keep $25 in cash for her daily needs.



No. 1185 59-157/1213

(current date) 19

PAY TO THE ORDER OF ——Wailani S. Leong—— $——203.76——

——Two hundred three and 76/100—— DOLLARS

cpb Central Pacific Bank HAWAII

FASHIONS, KAUAI

LJ Waiau

⑆1213⑈0157⑆

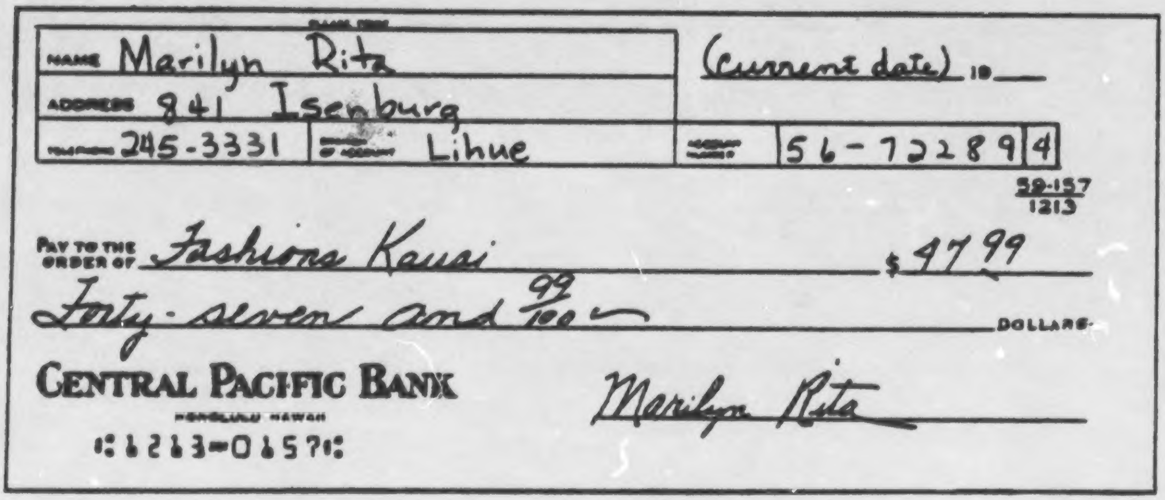
Help Wailani open her checking account, using the Answer Sheet.

168

FACTS: As a part of her duties, Wailani does the banking for her employer.

To be deposited:

21	pennies
18	nickels
33	dimes
27	quarters
87	dollar bills
23	five dollar bills
9	ten dollar bills
8	twenty dollar bills
2	hundred dollar bills
	Checks as shown



NAME Marilyn Rita

ADDRESS 841 Isenburg

245-3331 Lihue

(current date) 19__

56-722894

$\frac{59\text{-}157}{1213}$

PAY TO THE ORDER OF Fashions Kauai $ 47 99

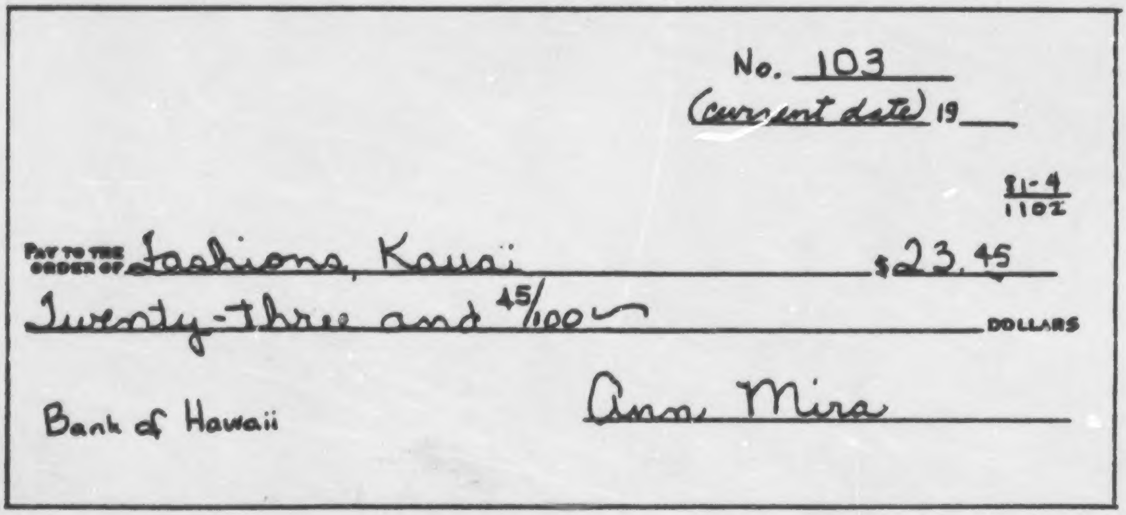
Forty-seven and $\frac{99}{100}$ DOLLARS

CENTRAL PACIFIC BANK

HONOLULU HAWAII

Marilyn Rita

⑆1213-0157⑆



No. 103

(current date) 19__

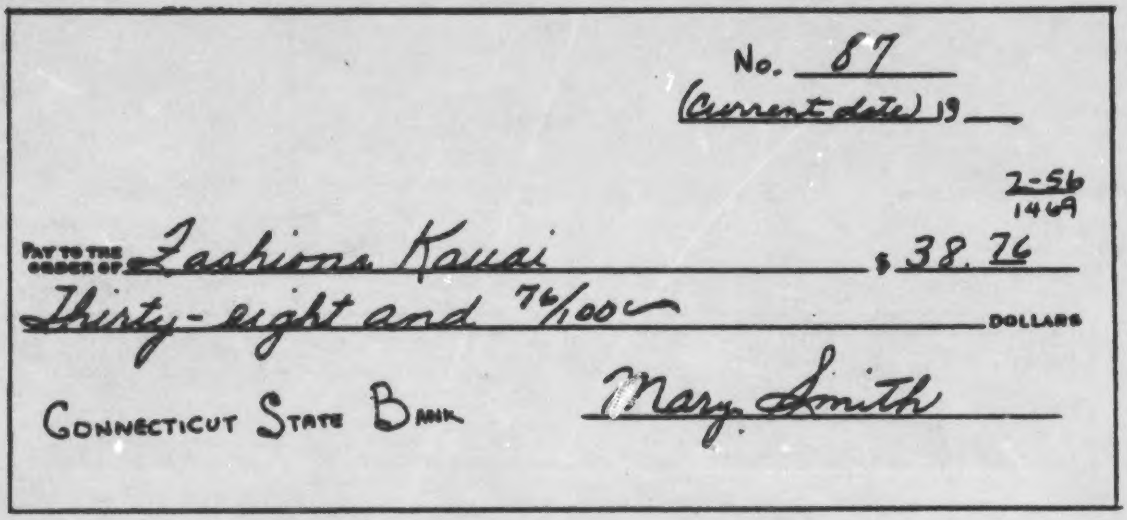
$\frac{81\text{-}4}{1102}$

PAY TO THE ORDER OF Fashions, Kauai $23.45

Twenty-three and 45/100 DOLLARS

Bank of Hawaii

Ann Mira



No. 87

(Current date) 19__

2-56
1469

PAY TO THE ORDER OF Fashions Kauai $ 38.76

Thirty-eight and 76/100 DOLLARS

CONNECTICUT STATE BANK Mary Smith

PROBLEM C: Complete a deposit slip found on the answer sheet, using today's date.

ANSWER SHEET FOR POST-ASSESSMENT

PROBLEM A ____

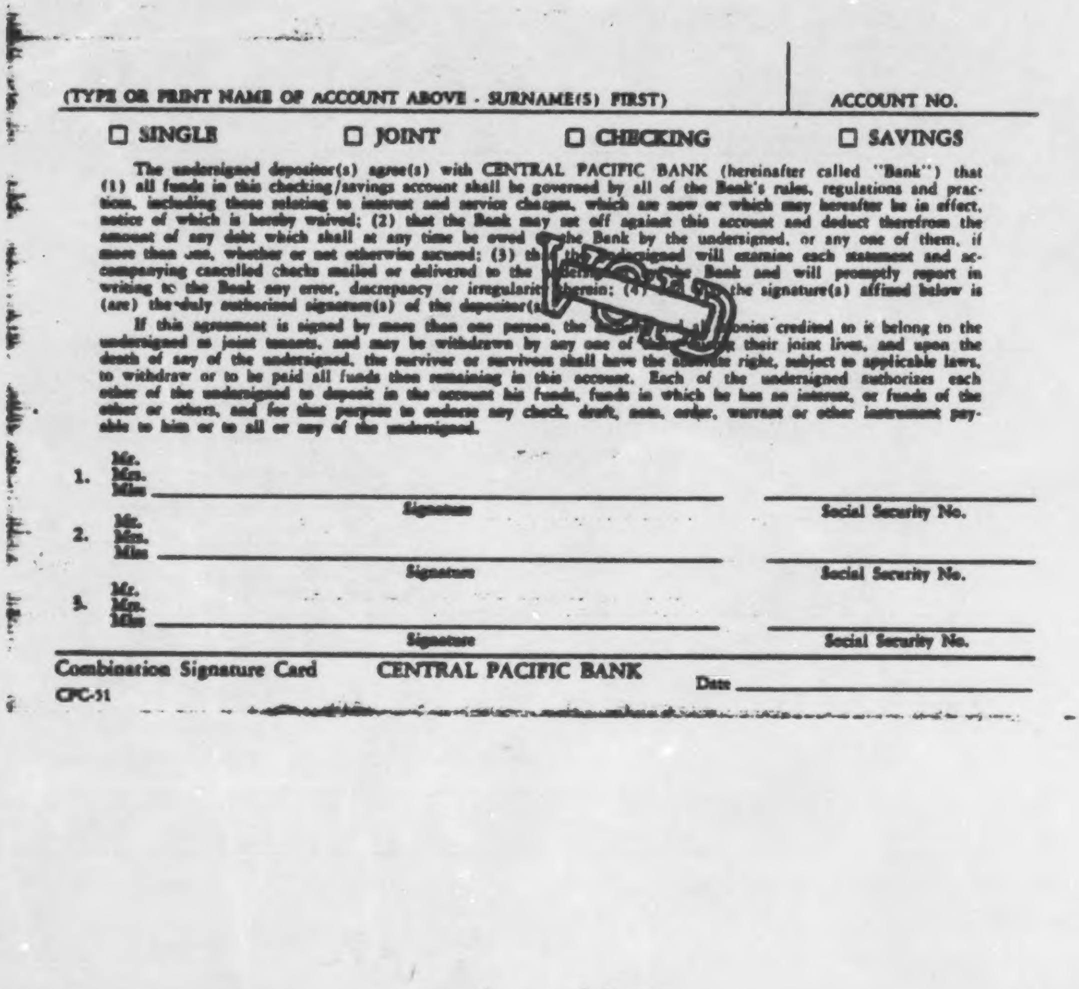
____

____

____

____

PROBLEM B



(TYPE OR PRINT NAME OF ACCOUNT ABOVE - SURNAME(S) FIRST) | ACCOUNT NO.

☐ SINGLE ☐ JOINT ☐ CHECKING ☐ SAVINGS

The undersigned depositor(s) agree(s) with CENTRAL PACIFIC BANK (hereinafter called "Bank") that (1) all funds in this checking/savings account shall be governed by all of the Bank's rules, regulations and practices, including those relating to interest and service charges, which are now or which may hereafter be in effect, notice of which is hereby waived; (2) that the Bank may set off against this account and deduct therefrom the amount of any debt which shall at any time be owed [illegible] the Bank by the undersigned, or any one of them, if more than one, whether or not otherwise secured; (3) th[illegible] undersigned will examine each statement and accompanying cancelled checks mailed or delivered to the [illegible] Bank and will promptly report in writing to the Bank any error, discrepancy or irregularit[illegible]herein; (4) [illegible] the signature(s) affixed below is (are) the duly authorized signature(s) of the depositor(s[illegible]

If this agreement is signed by more than one person, the [illegible] monies credited to it belong to the undersigned as joint tenants, and may be withdrawn by any one of [illegible] their joint lives, and upon the death of any of the undersigned, the survivor or survivors shall have the absolute right, subject to applicable laws, to withdraw or to be paid all funds then remaining in this account. Each of the undersigned authorizes each other of the undersigned to deposit in the account his funds, funds in which he has an interest, or funds of the other or others, and for that purpose to endorse any check, draft, note, order, warrant or other instrument payable to him or to all or any of the undersigned.

1. Mr. Mrs. Miss ______________________ Signature ______________ Social Security No.

2. Mr. Mrs. Miss ______________________ Signature ______________ Social Security No.

3. Mr. Mrs. Miss ______________________ Signature ______________ Social Security No.

Combination Signature Card CENTRAL PACIFIC BANK Date ______________

CPC-51

[illegible]

VOID

ADDRESS

City and State Zip Code

Phones: Home	1.	2.	3.
Business			
Birthplace and Date			
Employer			
Position			
Mother's Maiden Name			
Prev. Bank Connection			

Bank is hereby authorized and directed to mail all notices and items returned unpaid to the address indicated above, and to

☐ MAIL all statements and paid checks to the address listed above.

☐ HOLD all statements and paid checks to be called for. If not called for within 30 days, Bank may send same to the address indicated above by deposit in the U.S. mail.

If any mailed statements and paid checks are returned by the post office undelivered, Bank is authorized to destroy same two years thereafter.

Introduced by Known to ____________ Opened by ____________ Initial Deposit $ ________

Remarks ____________ Approved by ____________

Date Closed Closing Balance Reason Closed

DEPOSITED TO THE CREDIT OF

CURRENCY		
COIN		
CHECKS: 1		
2		
3		
SUB TOTAL IF CASH [illegible] FROM DEPOSIT		
LESS CASH RETURNED FROM DEPOSIT		
TOTAL DEPOSIT		

[redacted]

For more than three checks, list all checks on reverse and enter total only on front.

DATE

RECEIVED CASH FROM DEPOSIT

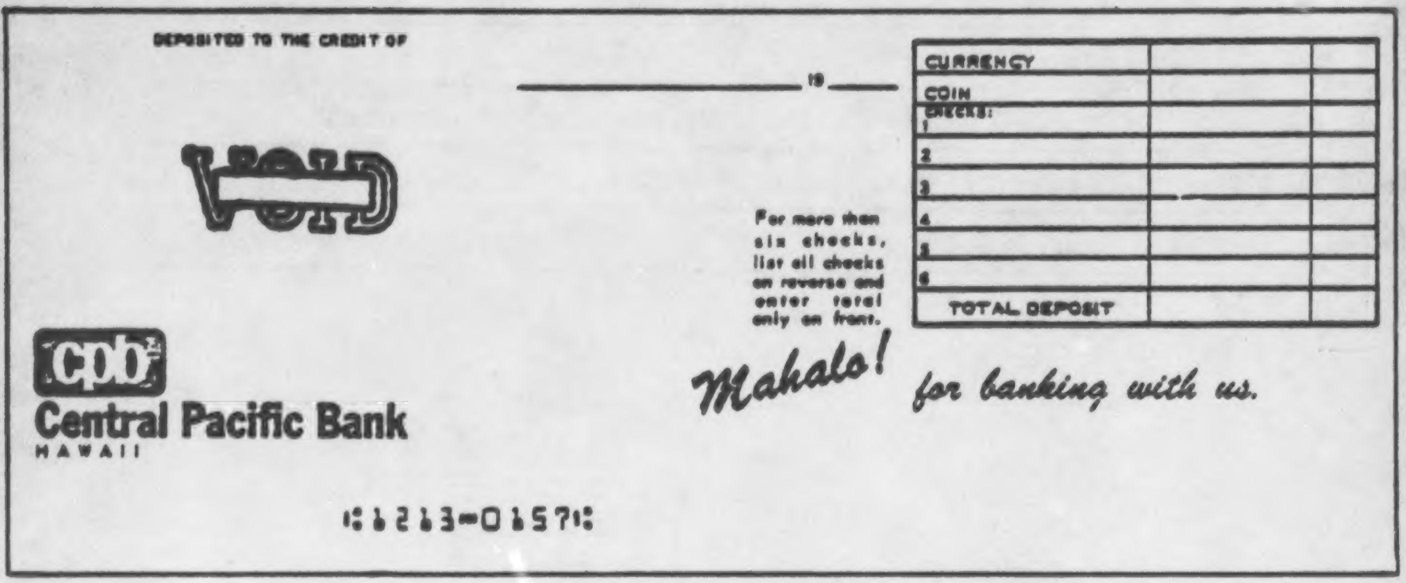
cpb
Central Pacific Bank
HAWAII

Makalo! for banking with us

VOID

⑆1213⑉0157⑆

PROBLEM C



DEPOSITED TO THE CREDIT OF

VOID

______________________ 19____

CURRENCY		
COIN		
CHECKS: 1		
2		
3		
4		
5		
6		
TOTAL DEPOSIT		

For more than six checks, list all checks on reverse and enter total only on front.

cpb

Central Pacific Bank
HAWAII

Mahalo! for banking with us.

⑆1213-0157⑆

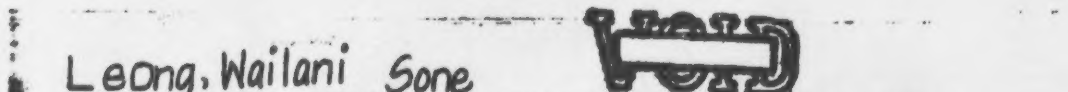
ANSWER KEY FOR PRE- AND POST-ASSESSMENT

PROBLEM A 1) Safety (prevention of loss due to misplacement, theft, fire, careless spending)

2) Convenience (check serves as receipt of payment, payment by mail possible, lost check easily replaced)

ONLY ONE REQUIRED.

PROBLEM B



VOID

Leong, Wailani Sone
(TYPE OR PRINT NAME OF ACCOUNT ABOVE · SURNAME(S) FIRST)

ACCOUNT NO.

☑ SINGLE ☐ JOINT ☑ CHECKING ☐ SAVINGS

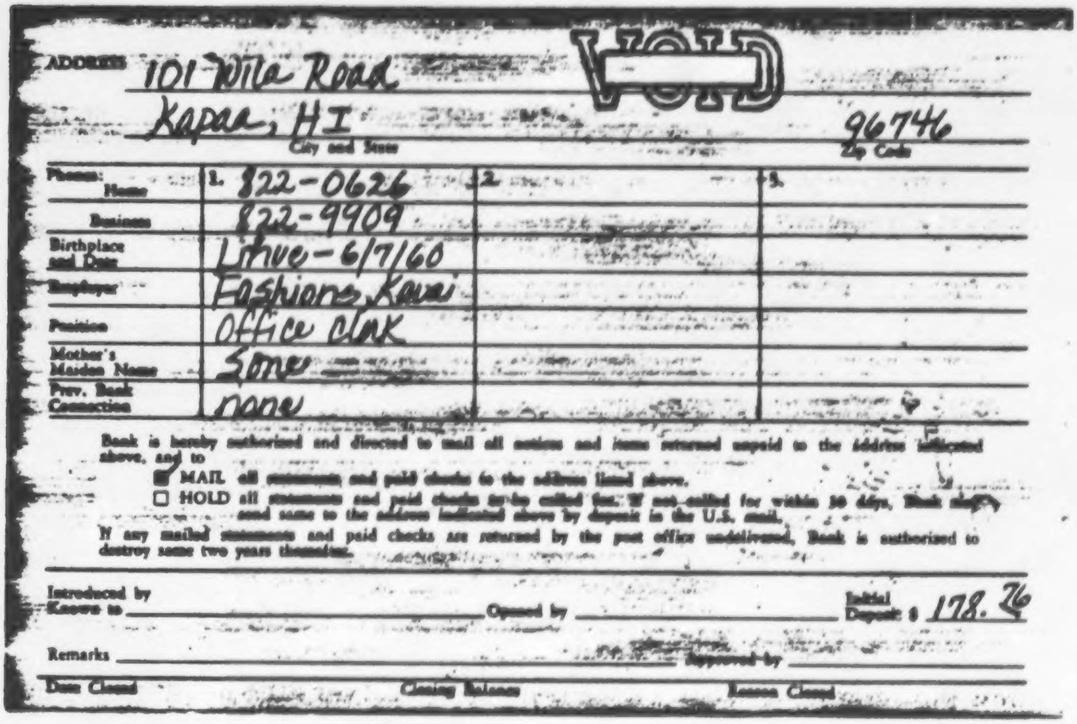
The undersigned depositor(s) agree(s) with CENTRAL PACIFIC BANK (hereinafter called "Bank") that (1) all funds in this checking/savings account shall be governed by all of the Bank's rules, regulations and practices, including those relating to interest and service charges, which are now or which may hereafter be in effect, notice of which is hereby waived; (2) that the Bank may set off against this account and deduct therefrom the amount of any debt which shall at any time be owed to the Bank by the undersigned, or any one of them, if more than one, whether or not otherwise secured; (3) that the undersigned will examine each statement and accompanying cancelled checks mailed or delivered to the undersigned by the Bank and will promptly report in writing to the Bank any error, discrepancy or irregularity therein; (4) and that the signature(s) affixed below is (are) the duly authorized signature(s) of the depositor(s).

If this agreement is signed by more than one person, the account and all monies credited to it belong to the undersigned as joint tenants, and may be withdrawn by any one of them during their joint lives, and upon the death of any of the undersigned, the survivor or survivors shall have the absolute right, subject to applicable laws, to withdraw or to be paid all funds then remaining in this account. Each of the undersigned authorizes each other of the undersigned to deposit in the account his funds, funds in which he has no interest, or funds of the other or others, and for that purpose to endorse any check, draft, note, order, warrant or other instrument payable to him or to all or any of the undersigned.

1. Mr. Mrs. [✓ Miss] Wailani Sone Leong — Signature — (give yours) Social Security No.
2. Mr. Mrs. Miss ____ Signature ____ Social Security No.
3. Mr. Mrs. Miss ____ Signature ____ Social Security No.

Combination Signature Card CENTRAL PACIFIC BANK Date (current date)
CPC-51

174



ADDRESS 101 Wila Road

VOID

Kapaa, HI 96746

City and State Zip Code

Phones: Home	1. 822-0626	2.	3.
Business	822-9909		
Birthplace and Date	Lihue - 6/7/60		
Employer	Fashions Kauai		
Position	Office clerk		
Mother's Maiden Name	Some		
Prev. Bank Connection	none		

Bank is hereby authorized and directed to mail all notices and items returned unpaid to the address indicated above, and to

☒ MAIL all statements and paid checks to the address listed above.

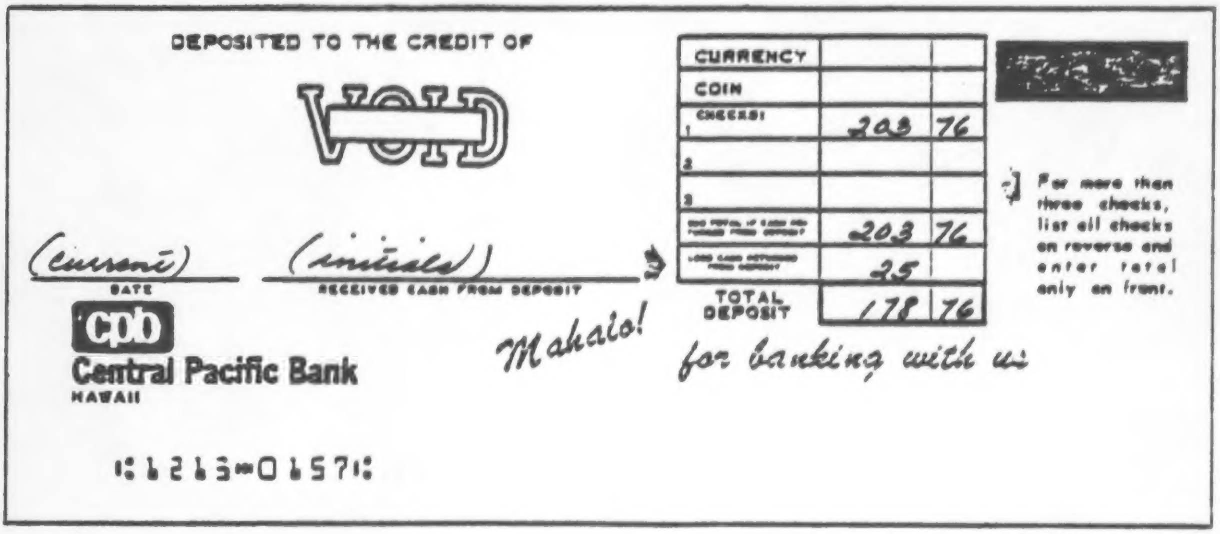
☐ HOLD all statements and paid checks to be called for. If not called for within 30 days, Bank may send same to the address indicated above by deposit in the U.S. mail.

If any mailed statements and paid checks are returned by the post office undelivered, Bank is authorized to destroy same two years thereafter.

Introduced by Known to ______ Opened by ______ Initial Deposit $ 178.76

Remarks ______ Approved by ______

Date Closed Closing Balance Reason Closed



DEPOSITED TO THE CREDIT OF

VOID

[redacted]

CURRENCY		
COIN		
CHECKS: 1	203	76
2		
3		
SUB TOTAL IF CASH RETURNED FROM DEPOSIT	203	76
LESS CASH RETURNED FROM DEPOSIT	25	
TOTAL DEPOSIT	178	76

For more than three checks, list all checks on reverse and enter total only on front.

(current) (initials)

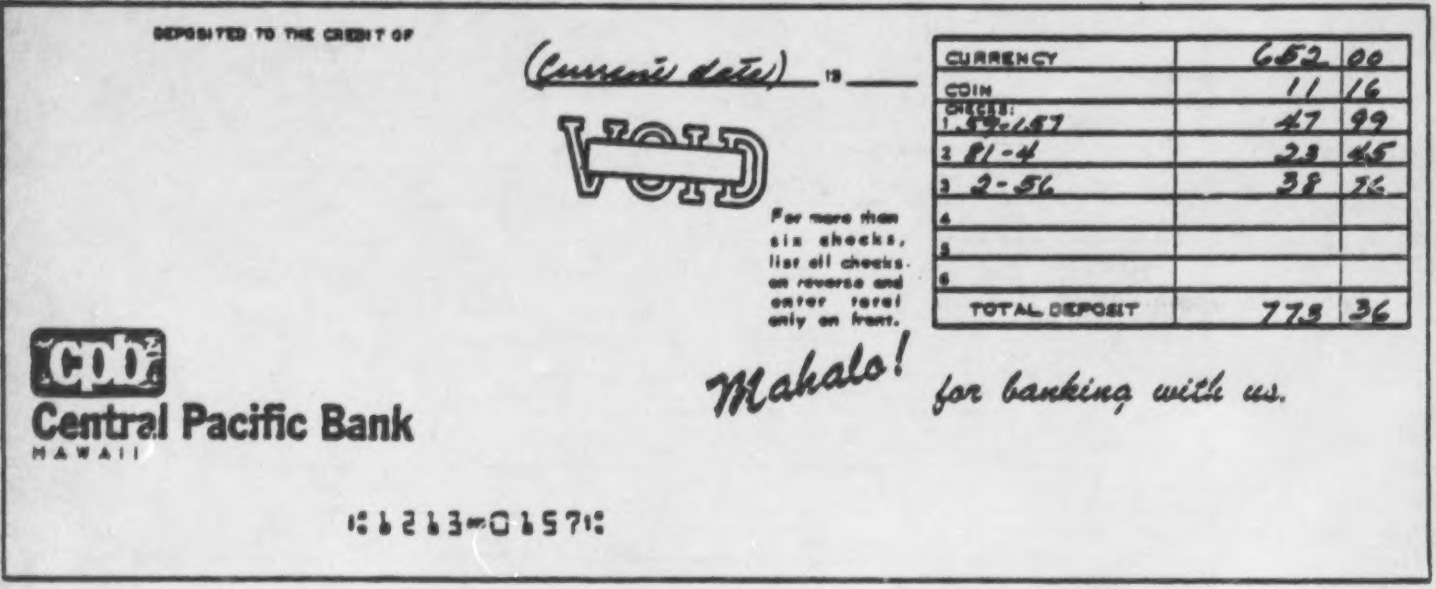
DATE RECEIVED CASH FROM DEPOSIT

cpb
Central Pacific Bank
HAWAII

Mahalo! for banking with us

⑆1213⑈0157⑆

PROBLEM C



DEPOSITED TO THE CREDIT OF

(Current date) 19 ____

VOID

CURRENCY	652	00
COIN	11	16
CHECKS: 1 59-157	47	99
2 81-4	23	45
3 2-56	38	76
4		
5		
6		
TOTAL DEPOSIT	773	36

For more than six checks, list all checks on reverse and enter total only on front.

cpb
Central Pacific Bank
HAWAII

Mahalo! for banking with us.

⑆1213⑈0157⑆

ANSWER KEY FOR WORKSHEET #1

For Situation #1

VOID

Lopez, Manual

(TYPE OR PRINT NAME OF ACCOUNT ABOVE · SURNAME(S) FIRST) | ACCOUNT NO.

☑ SINGLE ☐ JOINT ☑ CHECKING ☐ SAVINGS

The undersigned depositor(s) agree(s) with CENTRAL PACIFIC BANK (hereinafter called "Bank") that (1) all funds in this checking/savings account shall be governed by all of the Bank's rules, regulations and practices, including those relating to interest and service charges, which are now or which may hereafter be in effect, notice of which is hereby waived; (2) that the Bank may set off against this account and deduct therefrom the amount of any debt which shall at any time be owed to the Bank by the undersigned, or any one of them, if more than one, whether or not otherwise secured; (3) that the undersigned will examine each statement and accompanying cancelled checks mailed or delivered to the undersigned by the Bank and will promptly report in writing to the Bank any error, discrepancy or irregularity therein; (4) and that the signature(s) affixed below is (are) the duly authorized signature(s) of the depositor(s).

If this agreement is signed by more than one person, the account and all monies credited to it belong to the undersigned as joint tenants, and may be withdrawn by any one of them during their joint lives, and upon the death of any of the undersigned, the survivor or survivors shall have the absolute right, subject to applicable laws, to withdraw or to be paid all funds then remaining in this account. Each of the undersigned authorizes each other of the undersigned to deposit in the account his funds, funds in which he has an interest, or funds of the other or others, and for that purpose to endorse any check, draft, note, order, warrant or other instrument payable to him or to all or any of the undersigned.

1. [✓ Mr.] Mrs. Miss Manual Lopez — 548-24-8221 Social Security No.

2. Mr. Mrs. Miss __________ — __________ Social Security No.

3. Mr. Mrs. Miss __________ — __________ Social Security No.

Combination Signature Card CENTRAL PACIFIC BANK Date (current date)

CPC-31

VOID

ADDRESS Pono Towers

123 Pono Street; Kapaa, Hawaii — 96746

City and State — Zip Code

Phones: Home	1. (use your no.)	2.	3.
Business	(use your business no.)		
Birthplace and Date	Lihue; Jan. 8, 19[illegible]	(or 1/8/[illegible])	
Employer	Wailua Resorts		
Position	Waiter		
Mother's Maiden Name	Alvarez		
Prev. Bank Connection	none		

Bank is hereby authorized and directed to mail all notices and items returned unpaid to the address indicated above, and to

☑ MAIL all statements and paid checks to the address listed above.

☐ HOLD all statements and paid checks to be called for. If not called for within 30 days, Bank may send same to the address indicated above by deposit in the U.S. mail.

If any mailed statements and paid checks are returned by the post office undelivered, Bank is authorized to destroy same two years thereafter.

Introduced by Known to __________ Opened by __________ Initial Deposit $ 1[illegible].09

Remarks __________ Approved by __________

Date Closed Closing Balance Reason Closed

ANSWER KEY FOR WORKSHEET #1

For Situation #2

VOID

Smith; Gene Riley and Marlene Loo
(TYPE OR PRINT NAME OF ACCOUNT ABOVE · SURNAME(S) FIRST)

ACCOUNT NO.

☐ SINGLE ☑ JOINT ☑ CHECKING ☐ SAVINGS

The undersigned depositor(s) agree(s) with CENTRAL PACIFIC BANK (hereinafter called "Bank") that (1) all funds in this checking/savings account shall be governed by all of the Bank's rules, regulations and practices, including those relating to interest and service charges, which are now or which may hereafter be in effect, notice of which is hereby waived; (2) that the Bank may set off against this account and deduct therefrom the amount of any debt which shall at any time be owed to the Bank by the undersigned, or any one of them, if more than one, whether or not otherwise secured; (3) that the undersigned will examine each statement and accompanying cancelled checks mailed or delivered to the undersigned by the Bank and will promptly report in writing to the Bank any error, discrepancy or irregularity therein; (4) and that the signature(s) affixed below is (are) the duly authorized signature(s) of the depositor(s).

If this agreement is signed by more than one person, the account and all monies credited to it belong to the undersigned as joint tenants, and may be withdrawn by any one of them during their joint lives, and upon the death of any of the undersigned, the survivor or survivors shall have the absolute right, subject to applicable laws, to withdraw or to be paid all funds then remaining in this account. Each of the undersigned authorizes each other of the undersigned to deposit in the account his funds, funds in which he has an interest, or funds of the other or others, and for that purpose to endorse any check, draft, note, order, warrant or other instrument payable to him or to all or any of the undersigned.

1. [✓ Mr.] Mrs. Miss Gene Riley Smith — 577-38-1006 Social Security No.
2. Mr. Mrs. Miss Marlene Loo Smith — 548-40-6[illegible]2 Social Security No.
3. Mr. Mrs. Miss ______ — ______ Social Security No.

Combination Signature Card CPC-31 CENTRAL PACIFIC BANK Date ______

VOID

ADDRESS Apt. 221; Aloha Hale
311 Hulani Drive; Wailua Hawaii
City and State — 96746 Zip Code

Phones: Home	1. 822-1122	2. 822-1122	3.
Business	822-7990	822-7990	
Birthplace and Date	Lihue; Nov. 12, 1955	Lihue; March 4 1955	
Employer	Beach Palms Hotel	Beach Palms Hotel	
Position	Maintenance engineer	Cashier	
Mother's Maiden Name	[illegible]	Takata	
Prev. Bank Connection	Kapaa Security	Kapaa Security	

Bank is hereby authorized and directed to mail all notices and items returned unpaid to the address indicated above, and to

☑ MAIL all statements and paid checks to the address listed above.
☐ HOLD all statements and paid checks to be called for. If not called for within 30 days, Bank may send same to the address indicated above by deposit in the U.S. mail.

If any mailed statements and paid checks are returned by the post office undelivered, Bank is authorized to destroy same two years thereafter.

Introduced by Known to ______ Opened by ______ Initial Deposit $ 300.00

Remarks ______ Approved by ______

Date Closed Closing Balance Reason Closed

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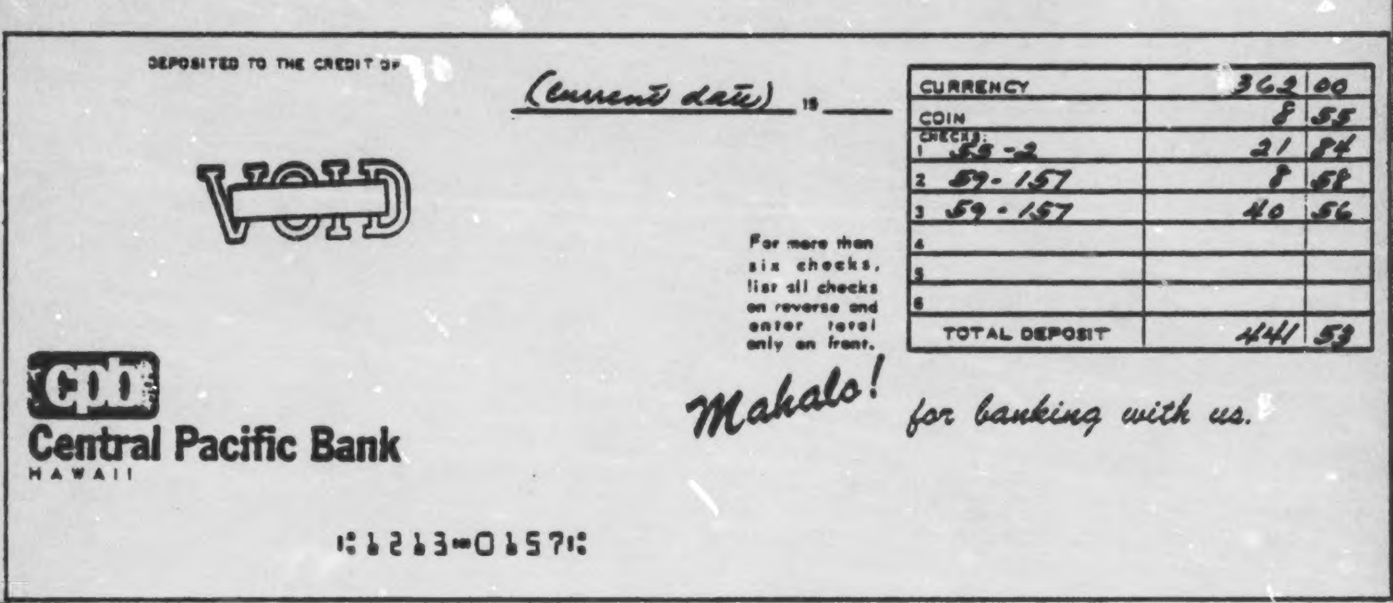
ANSWER KEY FOR WORKSHEET #2

SITUATION #1



DEPOSITED TO THE CREDIT OF

(current date) 19____

VOID

CURRENCY	362	00
COIN	8	55
CHECKS: 1 58-2	21	84
2 59-157	8	58
3 59-157	40	56
4		
5		
6		
TOTAL DEPOSIT	441	53

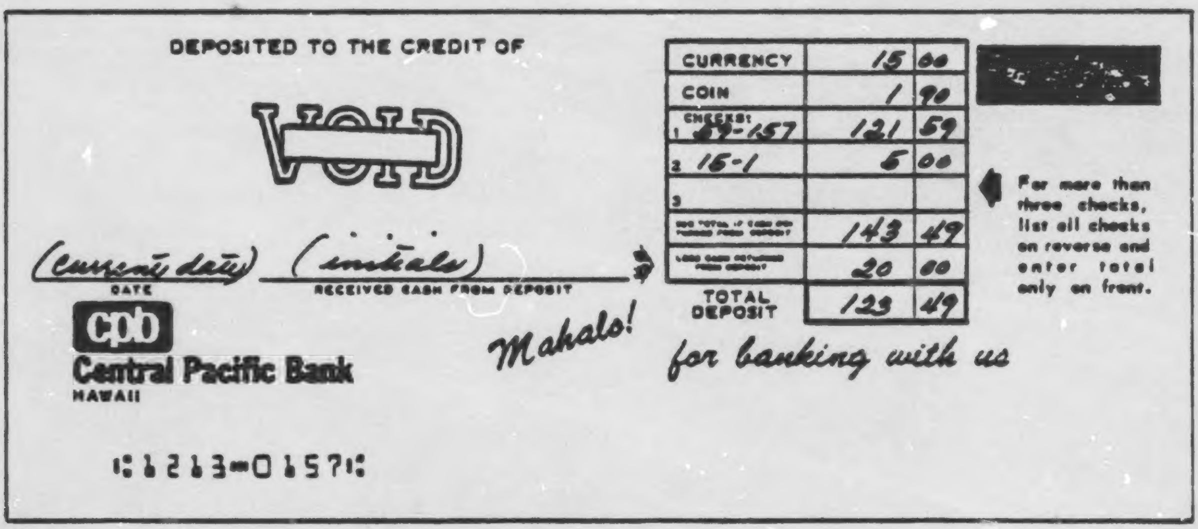
For more than six checks, list all checks on reverse and enter total only on front.

Mahalo! *for banking with us.*

cpb
Central Pacific Bank
HAWAII

⑆1213⑈0157⑆

SITUATION #2



DEPOSITED TO THE CREDIT OF

VOID

(current date) (initials)
DATE RECEIVED CASH FROM DEPOSIT

CURRENCY	15	00
COIN	1	90
CHECKS: 1 59-157	121	59
2 15-1	5	00
3		
SUB TOTAL IF CASH RETURNED FROM DEPOSIT	143	49
LESS CASH RETURNED FROM DEPOSIT	20	00
TOTAL DEPOSIT	123	49

For more than three checks, list all checks on reverse and enter total only on front.

Mahalo! *for banking with us*

cpb
Central Pacific Bank
HAWAII

⑆1213⑈0157⑆

ADDITIONAL ACTIVITIES

Use General Business for Economic Understanding, Eleventh Edition, by DeBrum, Haines, Malsbary, Daughtrey.

For Learning Experience #1

1. Read pp. 235-236.
2. On pg. 243, answer questions #1 and 2 of "Understanding What You Read."

For Learning Experience #2

1. Read pp. 236-237.
2. On pp. 243-244, answer the following:

   "Understanding What You Read," questions #3 and 4.

   "Applying Your Business Knowledge," No. 1, 2, and 3.

For Learning Experience #3

1. Read pp. 238-239.
2. On pg. 243, answer #6 of "Understanding What You Read."

For Learning Experience #4

1. Read pp. 237-239.
2. On pp. 243-244, answer the following:

   "Understanding What You Read," questions #5 and 7.

   "Solving Business Problems, " #1 and 2.

PAY EARLY - SAVE CASH

CALCULATING CASH DISCOUNT AND NET CASH PRICE

OBJECTIVES

Terminal:	Upon completion of this LAP, calculates cash discounts and net cash price for the early payment of an invoice.
Performance:	Accurately writes the definition for the terms of the sale, computes last date on which discount may be taken, calculates cash discount and net cash price for the payment of the four invoices and payment dates which are given.

PREREQUISITE

1. Study the terminology at the beginning of the LAP.

Prepared by

Linda F. Fujita
Kalaheo High School
Kailua, Hawaii 96734

TERMINOLOGY

1.	Cash discount	The amount that may be deducted from the invoice total if payment is made within a specified period of time.
2.	Invoice	A bill for the merchandise that was bought on credit.
3.	Net Cash Price	The difference between the invoice total and the cash discount.
4.	Terms of Sale	The amount of discount allowed on an invoice. Usually stated on the invoice as 2/10, n/30.

NOTE TO THE COURSE MANAGER

This LAP is designed for the high school student in business education. The LAP was especially designed to be used in conjunction with the typing practice set, SNOW COUNTRY SKI EQUIPMENT COMPANY by South-Western Publishing Company. The LAP is to be used prior to the job on typing voucher checks.

The LAP may also be used in the following courses: general business, accounting, business machines, business mathematics, and cooperative education.

Although it is not required, the student may use a calculator or an adding machine when working on the learning experiences.

Each learning experience is divided into Parts I and II. The student will self-evaluate Part I, and if all problems are correctly answered, the student will go on to the next learning experience.

If the student does not correctly answer all of the problems in Part I, a note is given on the self-evaluation sheet that instructs the student to do Part II of the learning experience.

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INTRODUCTION

Before beginning the unit on typing voucher checks, you will need to know how cash discount and net cash price are calculated. This LAP will provide you with step by step directions on how to do this.

Many wholesalers and manufacturers allow their customers to deduct a small percent of the invoice price if the customer's account is paid within a specified period of time. This is done to encourage prompt payment of bills and to obtain cash for the operation of a business.

Be sure to familiarize yourself with the terminology at the beginning of this LAP before you begin. Knowing the given terminology will make the learning activity easier to master.

LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and three learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and enabling objectives. The learning experience has activities to help you accomplish the objectives. The first learning experience is designed to help you interpret and understand the terms of sale on an invoice. The second learning experience is designed to help you calculate last date for discount to be taken and the third learning experience is designed to help you calculate cash discount and net cash price.

OBJECTIVES This LAP includes the following objectives:

Terminal Objective: Upon completion of this LAP, you will be able to calculate cash discounts and net cash price for the early payment of an invoice.

Enabling Objective: (1) Define the terms of sale which is allowed on an invoice. (Learning Experience I)

Enabling Objective: (2) Compute last date for discount to be taken. (Learning Experience II)

Enabling Objective: (3) Calculate cash discount and net cash price. (Learning Experience III)

PROCEDURE After reading the terminology page at the beginning of the LAP, read the "Introduction," page 1, and the objectives listed above. You should be able to determine how much of this LAP you will need to complete in order to be competent in calculating cash discount and net cash price.

If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on the next page. Check your answers with your instructor.

If you pass the pre-assessment, your instructor will direct you to your next activity.

If you do not take the pre-assessment or do not meet the criteria on the pre-assessment, turn to page 4 and begin work on the LAP.

PRE-ASSESSMENT

DIRECTIONS: Write the definition for the terms of the sale, compute last date on which discount may be taken, and calculate cash discount and net cash price for each of the following invoices. The payment date is given at the bottom of each invoice.

Upon completion of the test, check your answers with the course manager.

Number 1

INVOICE

THE BETTER BUILT FURNITURE COMPANY
Newark, NJ 07100

TO **Kalaheo High School**
730 Iliaina Street
Kailua, HI 96734

TERMS **2/10, n/30** DATE **May 13, 1978**

UANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
	Teacher's desk			250	25

Number 2

INVOICE

THE BETTER BUILT FURNITURE COMPANY
Newark, NJ 07100

TO **Hasegawa General Store**
R. R. 1
Hana, HI 96713

TERMS **3/15, n/30** DATE: March 16, '7

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
2	Rocking chair, wood	98	30	196	60

PAYMENT DATE: May 20, 1978

Define the terms ______________

____

Is the discount applicable?

Yes ______ No ______

How much is the cash discount?

$ ____________________________

How much is the net cash price?

$ ____________________________

PAYMENT DATE: March 31, 1978

Define the terms ______________

____

Is the discount applicable?

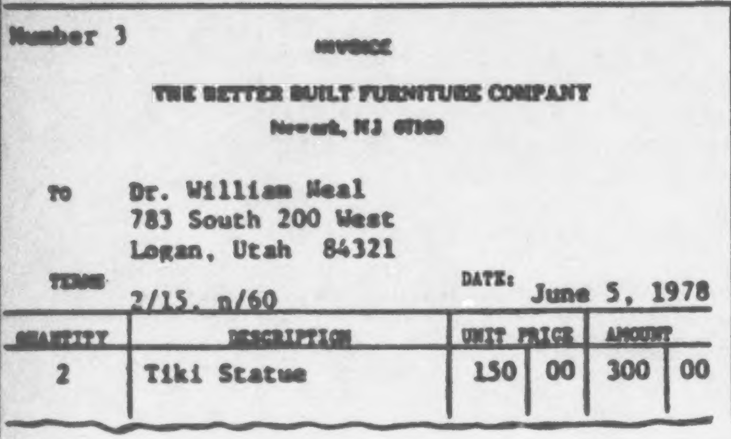
Yes ______ No ______

How much is the cash discount?

$ ____________________________

How much is the net cash price?

$ ____________________________



Number 3

INVOICE

THE BETTER BUILT FURNITURE COMPANY

Newark, NJ 07100

TO Dr. William Neal
783 South 200 West
Logan, Utah 84321

TERMS 2/15, n/60

DATE: June 5, 1978

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
2	Tiki Statue	150	00	300	00

PAYMENT DATE: June 30, 1978

Define the terms ______________

____

Is the discount applicable?

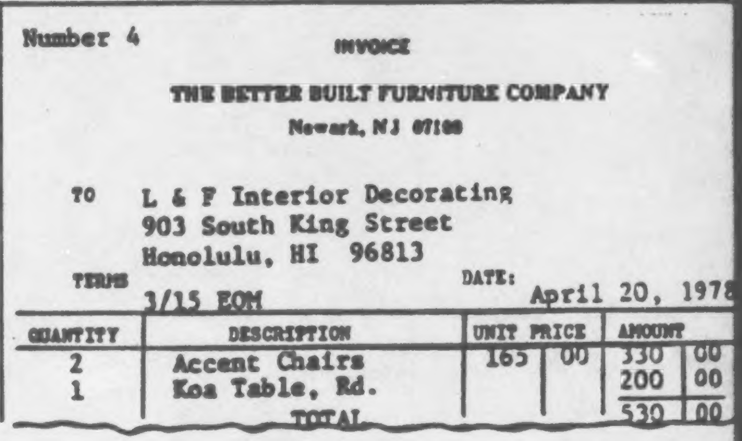
Yes ______ No ______

How much is the cash discount?

$ ______________________________

How much is the net cash price?

$ ______________________________



Number 4

INVOICE

THE BETTER BUILT FURNITURE COMPANY

Newark, NJ 07100

TO L & F Interior Decorating
903 South King Street
Honolulu, HI 96813

TERMS 3/15 EOM

DATE: April 20, 1978

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
2	Accent Chairs	165	00	330	00
1	Koa Table, Rd.			200	00
	TOTAL			530	00

PAYMENT DATE: May 10, 1978

Define the terms ______________

____

Is the discount applicable?

Yes ______ No ______

How much is the cash discount?

$ ______________________________

How much is the net cash price?

$ ______________________________

LEARNING EXPERIENCE I

TERMS OF SALE

Cash discount allowed on an invoice is indicated in terms. This is an example of how a term is usually stated on an invoice:

2/10, n/30

These terms mean that 2% may be deducted from the invoice total if payment is made within 10 days of invoice date. Otherwise, the net or total invoice price is to be paid within 30 days of the invoice date.

EXAMPLES OF TERMS OF PAYMENT WHICH MIGHT BE OFFERED:

n/30 (or n/60)	The invoice must be paid within 30 (or 60) days of its date. NO cash discount is offered for prompt payment.
3/10, n/30 (or 2/20, n/60)	a 3% (or 2%) cash discount is offered if the bill is paid within 10 (or 20) days of the date of the invoice. If the discount terms are not taken advantage of, the full amount must be paid within 30 (or 60) days of the invoice date.
n/EOM	The abbreviation EOM stands for End Of Month. The bill must be paid by the last day of the month of the invoice. No cash discount is offered.
2/10 EOM	This means that 2% will be given if the bill is paid within 10 days after the end of the month in which the invoice is dated.

WORKSHEET
LEARNING EXPERIENCE I
TERMS OF SALE

PART I

DIRECTIONS: Define the following terms of sale:

1. 3/15, n/30
2. n/60
3. 1/20 EOM
4. 2/10, n/60

Correct your work using the self evaluation sheet TOS 1.

PART II

DIRECTIONS: Define the following terms of sale:

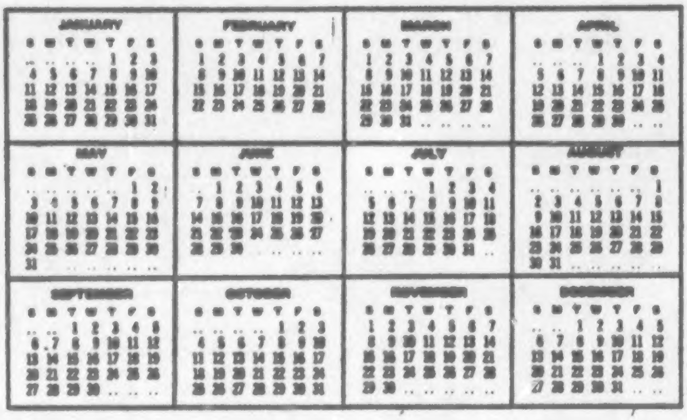
1. 4/30, n/60
2. 2/10 EOM
3. n/30
4. 1/10, n/30

Check your answers with the course manager.

LEARNING EXPERIENCE II

LAST DATE FOR DISCOUNT TO BE TAKEN

Using the calendar below, compute the last date on which the cash discount may be taken and the last date on which the invoice must be paid.


JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Example of how last date is computed:

Date of Invoice: October 26, 1978
Terms of sale: 2/10, n/30
Last day for discount: November 5, 1978
Last day for payment of invoice: November 25, 1978

Computation:

31 days in October	10 days discount	30 days net payment
-26 date of invoice	- 5 days left in October	- 5 days left in October
5 days left in October	5 last day for discount in November	25 last day for payment in November

PART I

DATE OF INVOICE	TERMS	LAST DAY FOR DISCOUNT	LAST DAY FOR PAYMENT
1. March 10, 1978	3/15, n/30		
2. April 25, 1978	2/10, n/60		
3. November 17, 1978	1/30, n/90		
4. August 2, 1978	2/10 EOM		

Correct your work using the self evaluation sheet LDD 1.

LEARNING EXPERIENCE II

LAST DATE FOR DISCOUNT TO BE TAKEN

PART II

Directions: Using the calendar on the preceding page, compute the last date on which the cash discount may be taken and the last date on which the invoice must be paid.

DATE OF INVOICE	TERMS	LAST DAY FOR DISCOUNT	LAST DAY FOR PAYMENT
1. May 30, 1978	1/15, n/30		
2. July 15, 1978	2/30, n/60		
3. June 1, 1978	2/10 EOM		
4. March 29, 1978	3/10, n/30		

Check your answers with the course manager.

LEARNING EXPERIENCE III

CALCULATING CASH DISCOUNT AND NET CASH PRICE

CALCULATING CASH DISCOUNT

The amount of the cash discount that may be taken can be found by multiplying the invoice total amount by the discount rate.

Example: $105 total invoice amount
x .03 discount rate of 3%
$3.15 cash discount

CALCULATING NET CASH PRICE

The net cash price is found by subtracting the cash discount from the net price.

Example: $105.00 total invoice amount
- 3.15 cash discount
$101.85 net cash price

PART I

DIRECTIONS: Calculate the cash discount and the net cash price for each invoice listed on the table that follows:

INVOICE TOTAL	PERCENT OF DISCOUNT	CASH DISCOUNT	NET CASH PRICE
1. $137.00	1%	$ ____________	$ ____________
2. $265.50	2%	$ ____________	$ ____________
3. $454.25	3%	$ ____________	$ ____________
4. $ 95.00	0%	$ ____________	$ ____________

Correct your work using the self evaluation sheet DNP 1.

LEARNING EXPERIENCE III

CALCULATING CASH DISCOUNT AND NET CASH PRICE

PART II

DIRECTIONS: Calculate the cash discount and the net cash price for each invoice listed on the table that follows:

INVOICE TOTAL	PERCENT OF DISCOUNT	CASH DISCOUNT	NET CASH PRICE
1. $ 89.16	2%	$ ________	$ ________
2. $385.78	1%	$ ________	$ ________
3. $754.05	5%	$ ________	$ ________
4. $196.00	3%	$ ________	$ ________

Check your answers with the course manager.

POST-ASSESSMENT

DIRECTIONS: Write the definition for the terms of the sale, compute last date on which discount may be taken, and calculate cash discount and net cash price for each of the following invoices. The payment date is given at the bottom of each invoice.

Upon completion of the test, check your answers with the course manager.

Number 1

INVOICE

THE BETTER BUILT FURNITURE COMPANY
Newark, NJ 07100

TO Kalaheo High School
730 Iliaina Street
Kailua, HI 96734

TERMS 2/10, n/30

DATE May 13, 1978

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
	Teacher's desk			250	25

PAYMENT DATE: May 20, 1978

Define the terms ______________

____

Is the discount applicable?

Yes ______ No ______

How much is the cash discount?

$ ____________________________

How much is the net cash price?

$ ____________________________

Number 2

INVOICE

THE BETTER BUILT FURNITURE COMPANY
Newark, NJ 07100

TO Hasegawa General Store
R. R. 1
Hana, HI 96713

TERMS 3/15, n/30

DATE: March 16,

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
2	Rocking chair, wood	98	30	196	6

PAYMENT DATE: March 31, 1978

Define the terms ______________

____

Is the discount applicable?

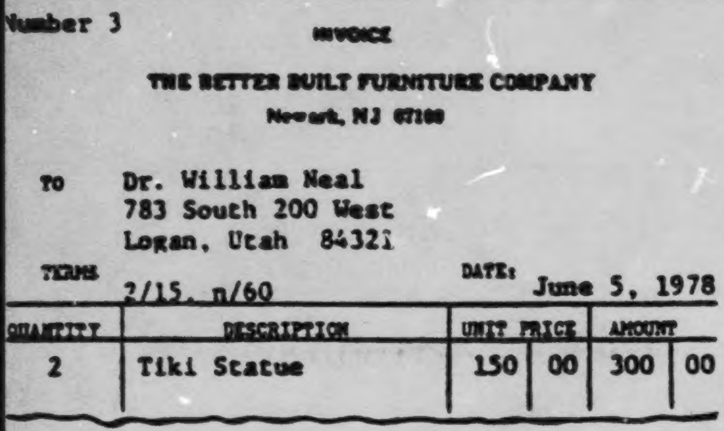
Yes ______ No ______

How much is the cash discount?

$ ____________________________

How much is the net cash price?

$ ____________________________



Number 3

INVOICE

THE BETTER BUILT FURNITURE COMPANY
Newark, NJ 07100

TO Dr. William Neal
783 South 200 West
Logan, Utah 84321

TERMS 2/15, n/60 DATE: June 5, 1978

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
2	Tiki Statue	150	00	300	00

PAYMENT DATE: June 30, 1978

Define the terms ______________

____

Is the discount applicable?

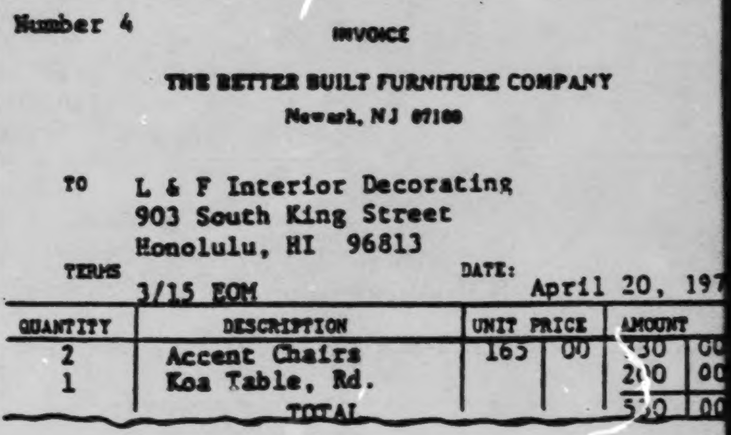
Yes ______ No ______

How much is the cash discount?

$ ____________________________

How much is the net cash price?

$ ____________________________



Number 4

INVOICE

THE BETTER BUILT FURNITURE COMPANY
Newark, NJ 07100

TO L & F Interior Decorating
903 South King Street
Honolulu, HI 96813

TERMS 3/15 EOM DATE: April 20, 197

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
2	Accent Chairs	165	00	330	00
1	Koa Table, Rd.			200	00
	TOTAL			530	00

PAYMENT DATE: May 10, 1978

Define the terms ______________

____

Is the discount applicable?

Yes ______ No ______

How much is the cash discount?

$ ____________________________

How much is the net cash price?

$ ____________________________

SELF EVALUATION SHEET TOS 1

TERMS OF SALE

PART I

1. 3/15, n/30	A 3% cash discount is offered if the bill is paid within 15 days of the date of the invoice. The full amount must be paid within 30 days of the invoice date.
2. n/60	The invoice must be paid within 60 days of its date. No cash discount is offered.
3. 1/20 EOM	One percent will be given if the bill is paid within 20 days after the end of the month in which the invoice is dated.
4. 2/10, n/60	A 2% cash discount is offered if the bill is paid within 10 days of the date of the invoice. The full amount must be paid within 60 days of the invoice date.

NOTE:

If you've correctly defined all 4 terms, you may skip Part II of Terms of Sale and go on to Learning Experience II.

If you did not correctly compute all 4 terms, you must complete Part II of Terms of Sale, Learning Experience I.

SELF EVALUATION SHEET LDD 1

LAST DATE FOR DISCOUNT TO BE TAKEN

PART I

DATE OF INVOICE	TERMS	LAST DAY FOR DISCOUNT	LAST DAY FOR PAYMENT
1. March 10, 1978	3/15, n/30	March 25	April 9
2. April 25, 1978	2/10, n/60	May 5	June 24
3. November 17, 1978	1/30, n/90	December 17	Feb. 15, 1979
4. August 2, 1978	2/10 EOM	September 10	September 30

NOTE:

If you've correctly computed all Last Day for Discount and Payment, you may skip Part II of Learning Experience II and go on to Learning Experience III.

If you did not correctly compute all discount and payment dates, you must complete Part II of Learning Experience II.

SELF EVALUATION SHEET DNP 1

CALCULATING CASH DISCOUNT AND NET CASH PRICE

INVOICE TOTAL	PERCENT OF DISCOUNT	CASH DISCOUNT	NET CASH PRICE
1. $137.00	1%	$ 1.37	$135.63
2. $265.50	2%	$ 5.31	$260.19
3. $454.25	3%	$13.63	$440.62
4. $ 95.00	0%	$NONE	$ 95.00

NOTE:

If you've correctly calculated all cash discount and net cash price, you may skip Part II of Learning Experience III. You are now ready to do the POST-ASSESSMENT.

If you did not correctly calculate all cash discount and net cash price, you must complete Part II of Learning Experience III.

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KEY FOR
PRE-AND POST-ASSESSMENT

DIRECTIONS: Write the definition for the terms of the sale, compute last date on which discount may be taken, and calculate cash discount and net cash price for each of the following invoices. The payment date is given at the bottom of each invoice.

Upon completion of the test, check your answers with the course manager.

Number 1

INVOICE

THE BETTER BUILT FURNITURE COMPANY
Newark, NJ 07100

TO Kalaheo High School
730 Iliaina Street
Kailua, HI 96734

TERMS 2/10, n/30 DATE May 13, 1978

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
1	Teacher's desk			250	25

PAYMENT DATE: May 20, 1978

Define the terms 2% discount if paid within 10 days of invoice date. Entire amount due 30 days after date of invoice.

Is the discount applicable?

Yes X No ______

How much is the cash discount?

$ 5.01

How much is the net cash price?

$ 245.24

Number 2

INVOICE

THE BETTER BUILT FURNITURE COMPANY
Newark, NJ 07100

TO Hasegawa General Store
R. R. 1
Hana, HI 96713

TERMS 3/15, n/30 DATE: March 16, '7

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
2	Rocking chair, wood	98	30	196	60

PAYMENT DATE: March 31, 1978

Define the terms 3% discount if paid within 15 days of invoice date. Entire amount due 30 days after date of invoice.

Is the discount applicable?

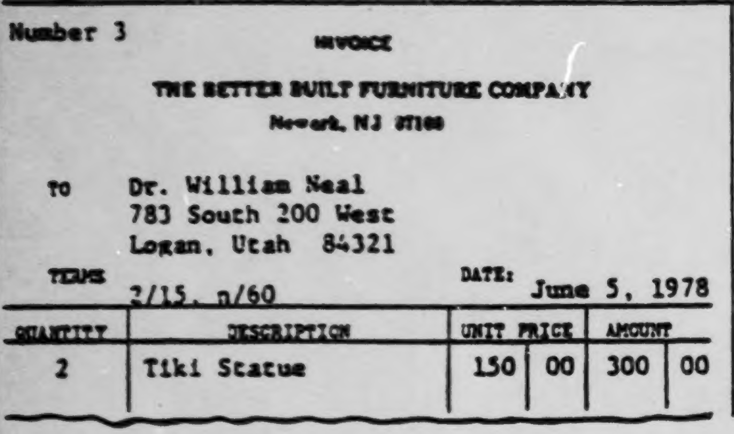
Yes X No ______

How much is the cash discount?

$ 5.90

How much is the net cash price?

$ 190.70



Number 3

INVOICE

THE BETTER BUILT FURNITURE COMPANY
Newark, NJ 07108

TO Dr. William Neal
783 South 200 West
Logan, Utah 84321

TERMS 2/15, n/60

DATE: June 5, 1978

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
2	Tiki Statue	150	00	300	00

PAYMENT DATE: June 30, 1978

Define the terms ______________

Is the discount applicable?

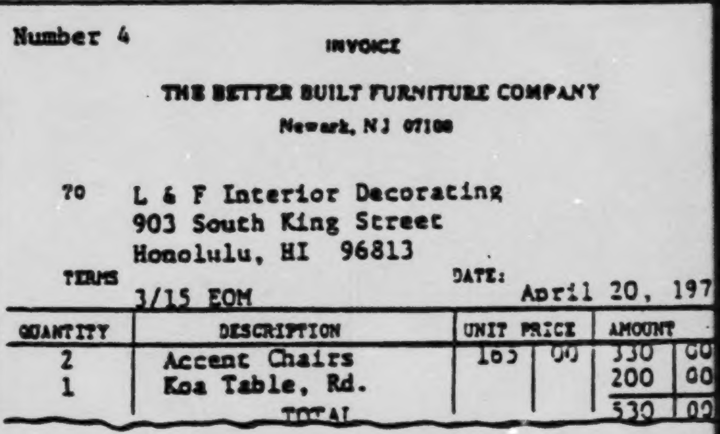
Yes ______ No __X__

How much is the cash discount?

$ NONE

How much is the net cash price?

$ 300.00



Number 4

INVOICE

THE BETTER BUILT FURNITURE COMPANY
Newark, NJ 07108

TO L & F Interior Decorating
903 South King Street
Honolulu, HI 96813

TERMS 3/15 EOM

DATE: April 20, 197

QUANTITY	DESCRIPTION	UNIT PRICE		AMOUNT	
2	Accent Chairs	165	00	330	00
1	Koa Table, Rd.			200	00
	TOTAL			530	00

PAYMENT DATE: May 10, 1978

Define the terms 3% discount if

Is the discount applicable?

Yes __X__ No ______

How much is the cash discount?

$ 15.90

How much is the net cash price?

$ 514.10

PART II - KEY LEARNING EXPERIENCE I

ANSWER KEYS FOR COURSE MANAGER

TERMS OF SALE

PART II

1. 4/30, n/60	A 4% cash discount is offered if the bill is paid within 30 days of the date of the invoice. The full amount must be paid within 60 days of the invoice date.
2. 2/10 EOM	Two percent will be given if the bill is paid within 10 days after the end of the month in which the invoice is dated.
3. n/30	The invoice must be paid within 30 days of its date. No cash discount is offered.
4. 1/10, n/30	A 1% cash discount is offered if the bill is paid within 10 days of the date of the invoice. The full amount must be paid within 30 days of the invoice date.

NOTE:

If the student did not define all 4 terms correctly, the course manager must review the terms of the sale to the student before the student proceeds to Learning Experience II.

PART II - KEY

LEARNING EXPERIENCE II

ANSWER KEYS FOR COURSE MANAGER

LAST DATE FOR DISCOUNT TO BE TAKEN

PART II

	DATE OF INVOICE	TERMS	LAST DAY FOR DISCOUNT	LAST DAY FOR PAYMENT
1.	May 30, 1978	1/15, n/30	June 14	June 29
2.	July 15, 1978	2/30, n/60	August 14	September 13
3.	June 1, 1978	2/10 EOM	July 10	July 30
4.	March 29, 1978	3/10, n/30	April 8	April 28

NOTE:

If the student has correctly computed all discount and payment dates, inform the student to proceed to Learning Experience III.

If the student has incorrectly computed the discount and payment dates, the course manager must review these computations before the student proceeds to Learning Experience III.

PART II - KEY LEARNING EXPERIENCE III

ANSWER KEYS FOR COURSE MANAGER

CALCULATING CASH DISCOUNT AND NET CASH PRICE

PART II

INVOICE TOTAL	PERCENT OF DISCOUNT	CASH DISCOUNT	NET CASH PRICE
1. $ 89.16	2%	$ 1.78	$ 87.38
2. $385.78	1%	$ 3.86	$381.92
3. $754.05	5%	$37.70	$716.35
4. $196.00	3%	$ 5.88	$190.12

NOTE:

If the student has correctly calculated all cash discount and net cash price, inform the student to proceed to the Post Assessment.

If the student has incorrectly calculated the cash discount and net cash price, the course manager must review these calculations with the student before the student proceeds to the Post Assessment.

REFERENCES

Fairbank, Roswell E., Schultheis, Robert A., Piper, Edwin B., Applied Business Mathematics, 10th Ed., South-Western Publishing Co., Cincinnati, Ohio, Copyright 1975, pages 392-398.

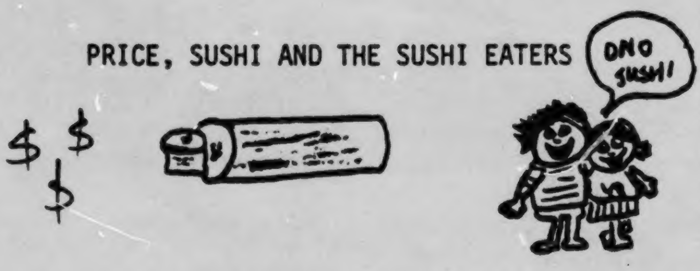
Olson, Milton C. and McNelly, A. E., Business and Consumer Arithmetic, 7th Ed., Prentice-Hall, Inc., Copyright 1974, Englewood Cliff, N. J., pages 119-121.

Rosenberg, R. Robert, Lewis, Harry, Poe, Roy W., Business Mathematics, 8th Ed., McGraw-Hill Book Company, Copyright 1975, New York, N. Y., pages 303-307.

Rosenberg, Lewis, and Poe, Business Mathematics Workbook, 8th Ed., McGraw-Hill Book Company, Copyright 1975, New York, N. Y., pages 73-76.

Swanson, Robert M., Boynton, Lewis D., Ross, Kenton E., and Hanson, Robert D., Century 21 Accounting, 2nd Ed., South-Western Publishing Co., Cincinnati, Ohio, Copyright 1977, page 431.

PRICE, SUSHI AND THE SUSHI EATERS



OBJECTIVE

Analyze the relationship between prices and supply and demand.

PREREQUISITES

1. Read and complete assignments in The Adventures of Primero Dinero, Episodes I to IV.
2. Permission of the learning manager.

Prepared by

Loraine Honda
Mililani High School
Mililani, Hi 96789

NOTE TO THE LEARNING MANAGER

1. Target Population. This LAP is designed for the junior high/middle school or high school and may also be used in post-secondary, college and/or adult business education.

2. Instructional Setting. Such classes where this LAP could be used are in basic (general) business, economics, marketing, retailing and/or management.

3. Special Materials Needed. The book entitled The Adventures of Primero Dinero by Steve Jackstadt and Yukio Hamada will be needed for this LAP.

4. Additional Information. In Learning Experience #2 the students will need to discuss their findings with another colleague and/or the learning manager. Experiences #1, 3, 4, 5, and 6 may be self checked with the Self Evaluation Sheet on pages 13-14. You may want to explain to the student to be sure to complete each learning experience on the guide-work sheet before using the self evaluation key. (The answer to every other learning experience is so arranged as to lessen the tendency to see the next answer of the learning experiences.)

   As a culminating activity, you may want to have group or class discussions on how price and supply and demand affect the student(s) as consumer(s). For example, you might ask the group the following types of questions:

   a. When would be the best time/season to purchase an automobile?

   b. Why was there a sudden increase in price for Elvis Presley records?

   c. What would happen if Hawaiian Airlines went on strike?

   You may also want to file the Pre-Assessment and Post-Assessment answer keys for access to learning manager only.

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INTRODUCTION

What would happen if a sudden change in consumer taste forced a business, say Aloha Poi Factory, to close down? How would this affect prices of poi and its substitute? Situations like this affect many people and industries throughout the business world as supply and demand constantly change with consumer purchases.

Through this LAP you will become able to differentiate between supply and demand and better understand the relationship of prices and supply and demand.

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LAP STRUCTURE AND USE

ORGANIZATION

This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and six learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and subobjectives (or enabling objectives). The learning experience has activities to help you accomplish the objectives. The first and second learning experiences are designed to introduce you to the terms supply and demand and to comprehend what the terms mean. The third, fourth and fifth experiences analyze the reasons for changes in price. The final learning experience is designed to allow you to apply all the information and analyze the relationship of price and supply and demand.

OBJECTIVES

This LAP includes the following objectives:

Terminal Objective:

Analyze the relationship between prices and supply and demand.

Enabling Objectives:

#1 Define supply and demand (Learning Experience 1).

#2 Give examples of goods and/or services for which demand is increasing and for which demand is decreasing (Learning Experience 2).

#3 Analyze and hypothesize as to reasons prices change (Learning Experience 3).

#4 Determine whether the reasons price change in experience #3 affects producers or consumers (Learning Experience 4).

#5 List determinants of supply and demand (Learning Experience 5).

#6 Analyze the relationship between price and supply and demand by indicating whether a change in supply and/or demand will lead to an increase or decrease in price and write the reasons why prices rise (Learning Experience 6).

PROCEDURE

After reading the Introduction on page 1 of this LAP and the objectives listed on the previous page, you should be able to determine how much of this LAP you will need to complete in order to be competent in understanding the relationship of prices and supply and demand.

1. If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on page 5 of this LAP. Check your answers with your instructor.
2. If you pass the Pre-Assessment, your instructor will direct you to your next activity.
3. If you do not take the Pre-Assessment or do not meet the criteria on the Pre-Assessment, turn to page 6 and begin work on the LAP.

PRICE
Supply
demand

Here We Go!

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TERMINOLOGY

CONSUMPTION	The use of goods and services to satisfy current human wants.
DEMAND	The amount of goods or services that people are ready and willing to buy.
DOLLAR VOTES	Consumer decision on the question what to produce expressed by money purchases.
MARKET ECONOMY	An economy where buyers and sellers communicate with one another and exchanges take place on the basis of supply and demand for goods.
PRICE	Value expressed in terms of money or any medium of exchange.
PRODUCTION	The process by which inputs (combination of land, labor and capital) are physically transformed into outputs (goods or services).
SUPPLY	The amount of goods or services available for sale in the market.

TIME LIMIT: 20 MINUTES

PRE-ASSESSMENT

Indicate whether the following is a result of a change in demand or a change in supply.

1. Box offices are able to sell Bee Gee's concert tickets for $10 instead of the regular $6 reserved seats. __________
2. Price of rare coins have increased within the last 5 years. __________
3. Fish cake prices down due to findings of mercury in the product. __________
4. Water rates skyrocket due to the water conservation policy. __________
5. Price of skateboard decreases due to mass production. __________

Indicate whether the following will change supply or demand.

1. Due to popularity of roller skating, three skating ring centers had to be built in Hawaii. __________
2. You now have an allowance of $5 instead of $2 per week. __________
3. Skateboard production business becomes mass produced. __________
4. Accountants are required to have CPA licenses in order to be employed. __________
5. More aquaculture prawn farms open up in Hawaii. __________

LEARNING EXPERIENCES

LEARNING EXPERIENCE #1

1. Read the Adventures of Primero Dinero, Episode V on "Sushi or Not Sushi That is the Question" on pages 32 to 40.
2. Review the terminology (glossary of terms) on page 4 of this LAP.
3. Refer to the Guide-Work Sheet on page 8 of this LAP and answer questions 1(a) to 1(d) on supply and demand.
4. Check your answers with the Self Evaluation Sheet on page 13 of this LAP.

LEARNING EXPERIENCE #2

1. Refer to the Guide-Work Sheet on page 8 of this LAP and answer question #2 by listing as many goods or services for which demand is increasing today on the left half of the sheet (time yourself for 2 minutes).
2. On the right half of the sheet, list as many goods or services for which demand is decreasing today (time yourself for another 2 minutes).
3. Discuss your list with another classmate, and/or learning manager.

LEARNING EXPERIENCE #3

1. In Episode V of Primero Dinero, if you agree with the authors that demand in sushi increased due to change in taste and that prices of sushi will probably increase, go on to #2 below.

   If you do not agree with the authors, name other reasons for the increase in demand and the effect it will have on the price of sushi.
2. Refer to Guide-Work Sheet on page 9 of this LAP and answer questions 3(a) to (i) on hypothesizing the reasons why prices change.
3. Check your answers with the Self Evaluation Sheet on page 13 of this LAP. You may also want to discuss your answers with another classmate.

LEARNING EXPERIENCE #4

1. Refer to Item #4, Guide-Work Sheet on page 10 of this LAP. Classify the reasons for price change answers of Item #3, page 9, which affect the producer or consumer.

2. Check your answers with the Self Evaluation Sheet on page 14 of this LAP.

LEARNING EXPERIENCE #5

1. Refer to Guide-Work Sheet on page 10 of this LAP, question #5. Generalize and list the things that affect prices on the producer and consumer sides of the market. (You will need to refer to learning experiences #3 and #4.)

   List things that cause prices to change on the producer side on the left half of the sheet of paper.

   List things that cause prices to change on the consumer side on the right half of the sheet of paper.

2. Check your answers with the Self Evaluation Sheet on page 14 of this LAP.

LEARNING EXPERIENCE #6

1. Refer to Guide-Work Sheet on page 11 of this LAP and answer questions #6(a) to 6(f).

2. Check your answers with the Self Evaluation Sheet on page 14 of this LAP.

GUIDE-WORK SHEET

1. (a) In Episode V of Primero Dinero, when people's taste changed what product became more in demand?

   ____

   (b) What happened to the supply of sushi by 2:00 or 3:00 in the afternoon?

   ____

   (c) Write a definition of supply.

   ____

   ____

   (d) Write a definition of demand.

   ____

   ____

2.

Examples of goods/services for which demand is increasing.		Examples of goods/services for which demand is decreasing.	

If consumers won't buy it, producers won't buy factors to make it.

GUIDE-WORK SHEET (Continued)

3. Analyze and list possible causes for the following increasing or decreasing in prices.

(a) Pay telephone booth prices increased to 15¢ per call.

____

(b) Price of rare stamps increased.

____

(c) Price of cassette recorders down due to change (advancements) in technology and increased competition.

____

(d) Cost of modeling school tuition increased at Barbizon School of Modeling.

____

(e) Christmas cards are reduced by 50% two days before Christmas.

____

(f) Ten-cent candy bars are easily sold for 20 cents inside a ball park.

____

(g) A new service station opens, and the price of gasoline is reduced 2 cents a gallon.

____

(h) A student pays 50 cents for a 15-cent pencil 2 minutes before an exam.

____

(i) Buy an air conditioner before March 31 and receive a polaroid camera free.

____

GUIDE-WORK SHEET (Continued)

4. Classify the possible causes you listed in learning experience #3 on the previous page for the price change as affecting either one of the following:

-- the price producers are willing to sell the goods for, or

-- the price consumers are willing to pay.

(a) ____________________

(b) ____________________

(c) ____________________

(d) ____________________

(e) ____________________

(f) ____________________

(g) ____________________

(h) ____________________

(i) ____________________

5. THINGS THAT CAUSE PRICES TO CHANGE

Producer Side	Consumer Side
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.

Is the money supply the cause? or the effect? Oh, miserable dilemma!

GUIDE-WORK SHEET (Continued)

6. Decide and write in the space provided whether the change in supply or demand will be an increase or a decrease in price.

(a) If supply of sushi decreases and demand no change, price will ____________________

(b) If supply of sushi decreases and demand increases, price will ____________________

(c) If supply of sushi no change and demand decreases, price will ____________________

(d) If supply of sushi increases and demand decreases, price will ____________________

(e) If supply of sushi no change and demand increases, price will ____________________

(f) If supply of sushi increases and demand no change, price will ____________________

In summary from your answers above, what causes the price of sushi to rise?

____

____

____

TIME LIMIT: 20 MINUTES

POST-ASSESSMENT

I. Below are six fictitious newspaper headlines. In each case there has been a change in supply or demand that has caused the price to change. For each headline, specify whether the change in price is due to a change in supply or a change in demand.

1. "Orchid Crop on Big Island Ruined by High Winds--Orchid Prices Soar"

   ____

2. "New Source of Bat Guano Found in Nuuanu Cave--Fertilizer Prices Fall"

   ____

3. "Fire Sweeps Oregon and Washington--Lumber Prices Skyrocket"

   ____

4. "Scientists Discover Link Between Manapua and Cancer--Manapua Prices Down"

   ____

5. "Shipping Strike Cutsoff Hawaii--Prices for Most Goods Go Up"

   ____

6. "Population Boom Hits Hawaii--Land Prices Soar"

   ____

II. For the following situations, indicate whether they will lead to a change in supply or a change in demand.

1. A new device is invented that makes collecting puka shells much easier. ____________________

2. Home residents prefer home box office television instead of weekly outings in town for a movie. ____________________

3. The State of Hawaii places a producer tax of $500 on all puka shell necklace producers. ____________________

4. The minimum wage increases from $2.35 to $2.80 an hour. ____________________

5. The number of shells declines and it now takes twice as long to find enough shells to make a puka shell necklace. ____________________

SELF EVALUATION
FOR
GUIDE-WORK SHEET

1. (a) Sushi

   (b) Nearly all sold out

   (c) Supply is the amount of goods or services available for sale in the market.

   (d) Demand is the amount of goods or services that people are ready and willing to buy.

2\.

Possible examples of things increasing in demand (answers may vary):	Possible examples of things decreasing in demand (answers may vary):
gold chain necklaces	puka shell necklaces
electric typewriters	manual typewriters
lettered/pictured T-shirts	plain white T-shirts
disco music	live bands at dances
meat substitute	beef

Make sure you have read the learning experience and completed the guide-work sheet before checking your answers for the following.

3. Possible answers for causes of increase/decrease in prices (answers may vary):

   (a) higher cost of production--increase in wages, increase in cost of resources and machinery

   (b) increase in demand--more collectors; people have increased income; they may be fashionable rare stamps

   (c) due to technology and more competition, more supply available

   (d) wages increased; cost of resources increased (building rent, utilities, etc.); quality of school

   (e) demand decrease--at the time most people already purchased Christmas cards

   (f) more people want candy instead of hotdogs

SELF EVALUATION KEY (Continued)

(g) no one knows about station, need to advertise

(h) price of substitute too high (fail exam with no pencil)

(i) higher cost of production

4. (a) the price producers are willing to sell the good for
(b) the price consumers are willing to pay
(c) the price producers are willing to sell the good for
(d) the price producers are willing to sell the good for
(e) the price consumers are willing to pay
(f) the price consumers are willing to pay
(g) the price producers are willing to sell the good for
(h) the price consumers are wiling to pay
(i) the price producers are willing to sell the good for

5. (answers may vary)

Producer Side	Consumer Side
1. Wage rate	1. Income
2. Resource cost	2. Price of substitution
3. Machinery cost	3. Price of complements
4. Technology	4. Tastes
5. Taxes	5. Quality
	6. Population

6. (a) increase
(b) increase
(c) decrease
(d) decrease
(e) increase
(f) decrease

PRE-ASSESSMENT KEY

I. 1. Demand
   2. Supply
   3. Demand
   4. Supply
   5. Supply

II. 1. Supply
   2. Demand
   3. Supply
   4. Supply
   5. Supply

Criteria: Student must have answered questions with 100% accuracy within 20 minutes.

POST-ASSESSMENT KEY

I. 1. Supply
   2. Supply
   3. Supply
   4. Demand
   5. Supply
   6. Demand

II. 1. Supply
   2. Demand
   3. Supply
   4. Demand
   5. Supply

Criteria: Student must answer questions with 100% accuracy within 20 minutes.

REFERENCES

TEXT AND READING MATERIAL

DeBrum, Haines, Malsbary and Crabbe, General Business for Economic Understanding, tenth edition, Cincinnati, Ohio, South-Western Publishing Company, 1971.

Jackstadt, Steve and Hamada, Yukio, The Adventures of Primero Dinero, Chicago, Ill., Follett Publishing Company, 1971. (Purchase inquiries may be made by contacting Mr. Steve Jackstadt, Center for Economic Education, University of Hawaii.)

Resource Guide for Basic Business, Office of Instructional Services, Department of Education, State of Hawaii, May 1976.

RESOURCE PERSONS

Mr. Steve Jackstadt
Director
Center for Economic Education
University of Hawaii
Honolulu, Hawaii (Interviewed: Tuesday, July 11, 1978)

Mr. David Nakamaejo
Instructor
Kapiolani Community College
Honolulu, Hawaii (Interviewed: Friday, July 7, 1978)

PROOFREADING FOR MAILABILITY

OBJECTIVE

Given a rough draft copy which may or may not contain proofreader's symbols, types and proofreads a mailable copy. Mailability includes the following criteria:

a. copy that is free of typographical errors with all corrections neatly made
b. format/style that is appropriate for the assignment, including proper placement of body
c. content that makes sense
d. mechanics (punctuation, capitalization, spelling, etc.) that are correct

PREREQUISITE

Apply and use proofreader's symbols

Type business letter

Prepared by

Marie Nishikawa
Kalaheo High School
Kailua, HI 96734

NOTE TO THE LEARNING MANAGER

The activities in the LAP are designed for junior high and high school students in business education courses such as typewriting and office practice classes. They would also be appropriate at post-secondary and adult levels with minor adaptation.

There are no special materials or equipment needed for completion of the activities. However, the student should have had some experience in typing business letters and will need the availability of a typewriter.

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INTRODUCTION

George worked for Mrs. Forsythe and often was asked to type letters, memos, and reports. George was a fast typist and took pride in the fact than when an assignment was given, he finished it right away. Quite often, however, Mrs. Forsythe found typographical errors, misplaced punctuation marks, misspelled words, etc., in George's finished product. George felt as long as he typed the jobs as fast as he could he didn't have to worry about proofreading. Mrs. Forsythe, on the other hand, felt she was paying George to do a complete job which included typing as well as proofreading. Who do you think is right? For the answer to this puzzling question, read on.

Proofreading is a very important skill. Even though the material you just typed may be neat in appearance, if it contains many typographical errors, it will not pass the test of mailability. Therefore, it is your responsibility to not just type the assignment but to proofread it carefully making sure that there are no uncorrected errors, that the format is correct and the material is properly placed, that the content makes sense, and that the punctuation, capitalization, and the spelling are properly taken care of. The exercises in this learning activity package are designed to give you some practice in proofreading.

LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you learn the objective listed below. An introduction and four learning experiences are contained in this LAP.

One performance objective forms the basis of the learning experiences. The first learning experience gives you practice in matching words and numbers. The second learning experience gives you an opportunity to match an original work to the finished copy. Both learning experiences are designed to give you practice in meeting criteria (a) and (d) listed below. The third learning experience is designed to allow you to apply the skill necessary in proofreading by judging proper placement of materials and meets criteria (c) below. The fourth learning experience gives you an opportunity to type a rough draft into a mailable copy which will meet all the criteria listed below.

OBJECTIVE This LAP includes the following objective:

Performance objective: Given a rough draft copy which may or may not contain proofreader's symbols, types and proofreads a mailable copy. Mailability includes the following criteria:

a. copy that is free of typographical errors with all corrections neatly made
b. format/style that is appropriate for the assignment, including proper placement of body
c. content that makes sense
d. mechanics (punctuation, capitalization, spelling, etc.) that are correct

PROCEDURE After reading the "Introduction," p. 1, and the objective listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in Proofreading for Mailability.

If you feel you already have the necessary background and practice required by the objective, you may choose to take the LAP Pre-Test on the next page. Check your answers with your instructor.

If you pass the Pre-Test, your instructor will direct you to your next activity.

If you do not take the Pre-Test or do not meet the criteria on the Pre-Test, turn to page 5 and begin work on the LAP.

PRE-TEST

DIRECTIONS: Type the following rough draft letter* in any acceptable business letter style. After you have proofread your final copy for mailability (check the mailability list attached), submit it to the course manager.

February 5, 19--

Mr. Mowrey Rob, Director
Southern Ads, Inc.
7333 West 14 Ave.
Atlanta, Georgia 30303

Dear Mr. Rob:

Ever since the meeting at which we ~~all of us~~ talked about the theme of our spring campaign, I have been thinking about the working of the first paragraph. It seems to me that it might be better ~~if worded~~ like this:

> What is space? To a housewife, space is an empty cupboard. To a scientist, space is the black void between planets. To us at Dommar, though ~~however~~, space is business.

After reading such a ~~fine~~ paragraph, almost anyone will ask, "How can space be a business"? Thus, a reader is then drawn in to the description of how we help industry to solve space problems of a ~~hundred~~ thousand kinds.

I am not a copy writer and I know it; yet, I feel there is some worth in this humane approach. May I have ~~the benefit of~~ your comments on the whole idea?

Sincerely yours,

no signature

James Alison, Jr.
Sales Manager

urs students

PS: If you think my phrasing is not an improvement ~~good~~, don't hesitate to ~~speak right up and~~ say so!

---

*Adapted from John Rowe, Alan Lloyd, Fred Winger, GT 191 Book One: General Typing, 2nd ed., McGraw-Hill Book Company, New York, 1967, p. 145.

MAILABILITY CHECK LIST

Have you proofread carefully? Check the following list to see whether you have met the criteria for mailability.

	Yes	No
1. Copy free of typographical errors with all corrections neatly made		
2. Format/style appropriate for the assignment, including proper placement of body		
3. Content makes sense		
4. Mechanics (punctuation, capitalization, spelling, etc.,) are correct		
5. Would you be willing to submit this project to your supervisor or employer on the job?		

LEARNING ACTIVITY 1

When you are asked to proofread one item or copy against another, you are trying to match identical pairs of words, numbers, etc. Handouts #1 and #2 give you practice in proofreading such things as omission of letter(s), transposition of numbers, etc., which are commonly missed in proofreading. Turn to pages 6 and 7, Handouts #1 and #2, and do the exercises. When you have completed them, check your answers with the course manager.

Handout #1

Directions: Count the number of identical pairs of names in each group and write the number of such pairs in the answers column at the right. Item 0 is given as an example. Check as many as you can in 5 minutes.

Answers

0. Wm. A. Kuloloia___Wm. A Kuloloió
L.F. Kurasaki y L.F. Kurasaki
B.J. Maui___L.J. Maui
Tony H. Tomoso___Tony H. Tomosa
Teruya Mayer___Teruya Mayor
0. 1

1. Zeilan Zakahi___Zeilyn Zakahi
Zachary Zales___Zakery Zales
Jolyn Yoshimura___Jolene Yoshimura
Marlene Tolentino___Marlene Tolentino
Yukio Yuk___Yuki Yuk
1.___

2. Ryan J. Orwig___Ryan J. Orwik
J. J. Chap___J. J. Chap
Jasmine Gannet___Jasmine Gannett
Randy Paka Co.___Randy Paka Corp.
Birdie Chirp___Birdie Chirp
2.___

3. Ed Freedman___Ed Freedman
N. F. Linden___N. F. Linden
Haili Gabril___Haili Gabriel
Rose Wailuku___Rosy Wailuku
Myron Cook___Myron Cook
3.___

4. Dee Dee Zubieta___Dee Dee Zubiate
Lani Leialoha___Lani Leaaloha
Fred W. Burn___Fred W. Burne
Mitzi Piilani___Mitzi Piilani
April Siebrecht___April Siebrandt
4.___

5. Samuel Ritz___Samuel Ritz
J. K. Frazier___J. L. Frazier
Silva Gaier___Silva Gaeir
Geri Ann Moore___Geri Ann Morre
Ronald J. Sears___Ronald J. Sears
5.___

6. Henry Applegate___Henry Applegates
Debbie Douglas___Debbie Douglass
Villa V. Roma___Villa V. Roma
Alex H. Texeira___Alex H. Texeira
Ernest Pritkin___Ernest Pritikin
6.___

7. Saba Doubleday___Saba Doubledee
Pat Hardacre___Pat Hardacker
Elijah Urabe___Urabe Elijah
Pete Victorino___Peter Victorino
Dorothy Moon___Dorothy Moon
7.___

Answers

8. Eugene Kushiyama___Eugene Kushiyama
Irene Labasan___Irene Labasaan
Crabbie Hermet___Crabbie Hermet
G.R. Feliciano___G.R. Feliciono
Lahaina Surfs___Lahaina Surfs
8.___

9. Pierson Kaupo___Pierson Kaupo
John Jr. Kapaa___John Jr. Kapaa
Janet Zimmerman___Janet Zimmermen
Shigeto L. Yoshi___Shigeto L. Yoshii
Al Wayerhaeuser___Al Wayerhaeusar
9.___

10. O. F. Hiller___O. B. Hiller
Francis L. Kramer___Frances L. Kramer
Edna Fuzzy___Edna Fuzzy
Childe Rowe___Child Rowe
Lon R. Takeo___Lon R. Tekeo
10.___

11. Robt. Lloyd___Robert Lloyd
Kent K. Hunt___Kent K. Hunt
Stan Hanohano___Stan Hanohano
Candy Gentry___Candy Gentry
Morey Waves___Morey Waves
11.___

12. Chris Wagner___Chris Waggoner
Simon Lang___Simon Lang
John F. Alday___John F. Aldey
Blanche Cambra___Blanch Cambra
Barbara Bento___Barbara Bento
12.___

13. Rev. A. Bidad___Rev. A. Bidad
Fern Liberty___Furn Liberty
Penny Nickols___Penny Nichols
Mrs. Jane Bely___Ms. Jane Bely
Frank K. Loo, III___Frank K. Loo, II
13.___

14. Harvey K. Pape___Harvey K. Papas
Nina Kamalii___Nina Kamalii
M. N. Rowe___M. N. Rowe
Joe Vasconcellos___Joe Vasconcellos
E. C. Springmeier___E. C. Springmier
14.___

15. Carlos Herrmann___Carlos Herrmann
W. Shigeto Yago___W. Shigeto Yago
Johanna Vegas___Johanna Vegas
Juanita Ueoka___Juanita Ueoka
Tangi Wahine___Tangi Wahine
15.___

Handout #2

Directions: Count the number of identical pairs of numbers in each group and write the number of such pairs in the answers column at the right. Item 0 is given as an example. Check as many as you can in 3 minutes.

Answers

0. 2837299 x 2837299
93827651 x 93827651
2988763 ___ 2098763
34536278 x 34536278
7682755 x 7682755 0. 4

1. 52 ___ 52
294 ___ 924
03876 ___ 33876
1542987 ___ 1542897
2674 ___ 2674 1.___

2. 12643128 ___ 21643128
32 ___ 23
436527 ___ 436527
781239876 ___ 781238976
9734 ___ 9734 2.___

3. 6010062 ___ 6001062
26098 ___ 62098
77761327 ___ 77761327
729000927 ___ 729000927
43 ___ 43 3.___

4. 62400246 ___ 62040246
10452678 ___ 10452678
79 ___ 79
9990068 ___ 9990068
31113482 ___ 13113482 4.___

5. 40214 ___ 40214
9701306 ___ 6701306
16981972 ___ 16891972
468880945 ___ 466880945
493 ___ 943 5.___

6. 63063 ___ 63063
320184 ___ 230184
7977996 ___ 9977996
28827 ___ 28827
89946469 ___ 99946469 6.___

7. 2301296 ___ 2301296
276 ___ 276
26412008 ___ 20641200
1398413 ___ 1839413
20218 ___ 20218 7.___

Answers

8. 79501236 ___ 79501326
262348 ___ 262348
4364 ___ 4364
18119198 ___ 18119189
893467 ___ 893647 8.___

9. 123476 ___ 213476
34172648 ___ 34172648
34 ___ 34
2164 ___ 2164
0149273 ___ 0149723 9.___

10. 739411 ___ 739411
226 ___ 622
68117 ___ 68117
1234 ___ 4321
81 ___ 81 10.___

11. 72473 ___ 72743
116 ___ 116
22379 ___ 22739
248374698 ___ 273847698
40417 ___ 40147 11.___

12. 28 ___ 28
228 ___ 228
41419 ___ 41419
349876 ___ 349876
724621 ___ 736421 12.___

13. 111 ___ 101
28437 ___ 24837
10067496 ___ 11064796
14329875 ___ 14329875
63985671 ___ 63985671 13.___

14. 43274561 ___ 43274561
623984 ___ 632894
56473 ___ 46573
670019 ___ 670109
2475 ___ 2745 14.___

15. 14376555 ___ 13467555
4523469 ___ 4523469
32451 ___ 34251
776 ___ 776
895673 ___ 985763 15.___

LEARNING ACTIVITY II

Quite often proofreading errors are missed because a careful comparison of original work to final copy is not made. Spotting and correcting errors in typing, capitalization, and punctuation are all part of the proofreader's job. Handout #3 on page 9 gives you some practice in this area. Turn now to page 9 and read the directions before finishing the exercise. When finished, check with the course manager to see how well you did.

Directions: Compare the following original with the copy. Note all errors in the copy by encircling the word or punctuation mark involved or by drawing a circle where a word or punctuation mark should be. Work rapidly.

ORIGINAL

The classification plan is divided into nine services, each bearing a distinctive number in the thousands group. They are as follows: 1,000, Agricultural Service; 2,000, Clerical Service; 3,000, Public Safety Service; 4,000, Engineering Service; 5,000, Health Service; 6,000, Artisan and Mechanical Service; 7,000, Social, Recreational, and Educational Service; 8,000, Legal Service; and 9,000, Labor Service.

Each position in the county service, following its creation by the Delaware County Board of Supervisors, is classified and given a numerical symbol by the Delaware County Civil Service Commission, which provides a simple and direct means of identification.

Examinations may be open competitive, promotional, interdepartmental promotional, noncompetitive, or labor registration. Unassembled examinations, under the rules, may be held for positions requiring professional training and experience or expert knowledge. This type of examination, however, has been largely restricted to testing applicants for internships. While the subject matter of examinations and the weights assigned are discretionary with the commission, the procedure now followed is in use in practically all civil service jurisdictions in this country.

COPY

The classification plan is divided into nine service, each bearing a distinctive number in the thousands groups. They are as follow: 1001, Agricultural Service; 2,000, Clerical Service: 3,000, Public Safety Service: 4,00, Engineering Services; 4.000, Health Service; 9,000, Artisan and Mechanical Service; 7,00, Social Recreational, Service; 8,000, Legal Service; and 9,000, Labor Service.

Each position in the service, following its creation by the Delaware County Baord of Supervisers, is classified and gieven a number symbel by the Delaware County Civil service commission, which pervides a sample and direct means of identefication.

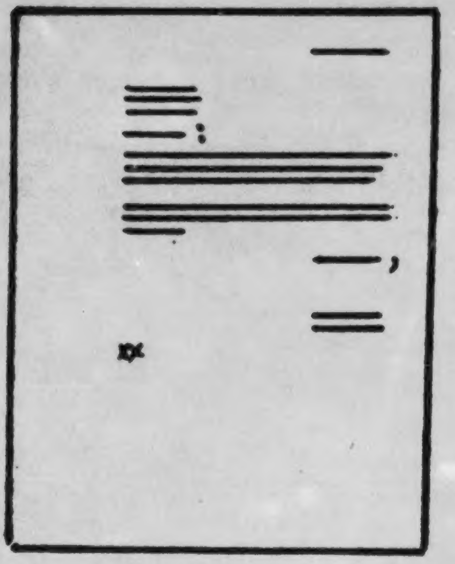
Examinations mey be open compitive, rpomotionional, inter-departmental promotional, noncompetitive or labor regiatration. Unassembled examinations under the rules, may be held for positions requiring profesional training and expereince or expert knowledge. This type of examination however, has been largely restricted to testing applicants for interneshipz. Whole the subject matter of examinations and weights assigned are discretionary with the Commission, the procedure now followed is in use in practicaly all civil service jurisdictions in this county.

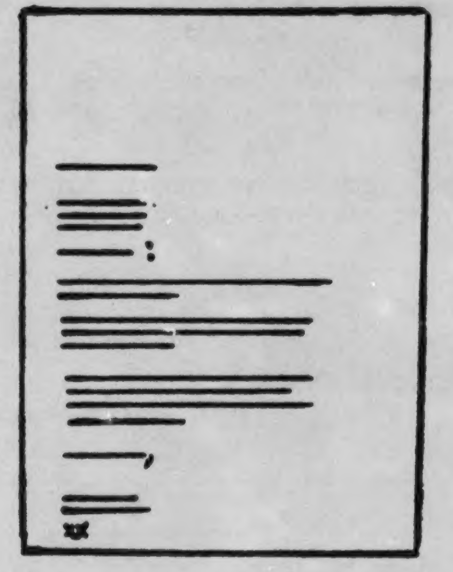
---

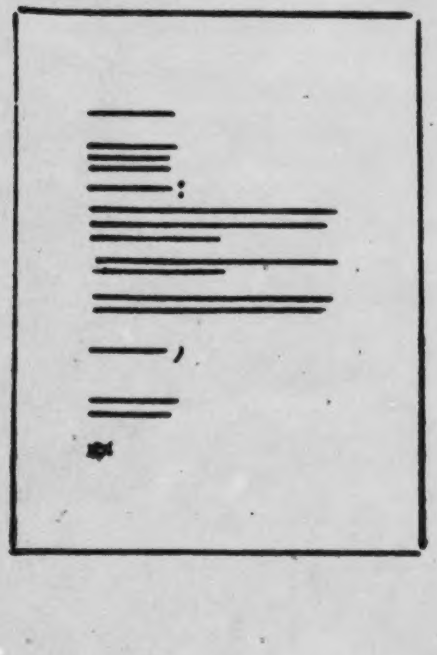
*Reproduced from Robert Fisher, Clerical & Civil Service Training, 4th ed., South-Western Publishing Company, Cincinnati, 1968, p. 182.

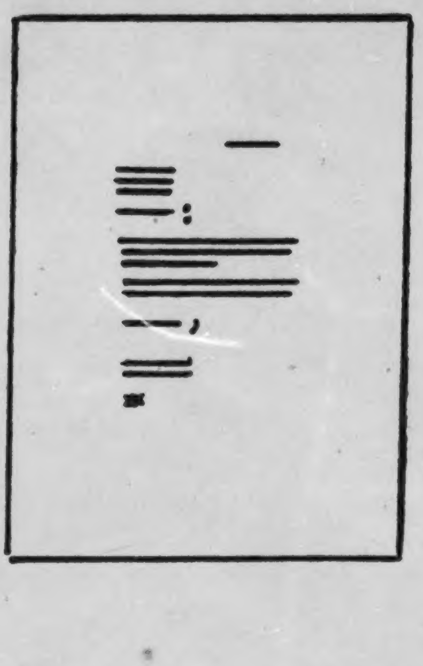
LEARNING ACTIVITY III

Look at the following letters. Discuss the proper placement of the body for each with another student.









LEARNING ACTIVITY IV

Type the rough draft paragraph in Handout #4 on page 12 in mailable form. Not all errors have been corrected so you must proofread carefully to make sure that your final copy is free of typographical and mechanical errors, looks nice, and makes sense.

Before submitting your final copy to the course manager, check through the Mailability List on page 13.

When your course manager has evaluated this activity, you are to go on to the Post-Test.

HANDOUT #4

It is amazing how much work efficiency can be increased by the careful planning and organizing of all work tasks. This statement is as truf for classroom work as is it for work in the office area. In the office, The trend is toward work simplification and the utilization of time and motion principles in all work. Office workers learn to increase their efficiency by grouping similar taks. They adjust their work pace to the difficulty of the job task. They try to reduce waste motions by having all materials need for the job they are to do within easy reach and arranged for quick use.

In the typewriting classroom, you should organize ~~plan~~ all work and work in an organized ~~the right~~ way. In using the typewriter, this right way of operating means that you type with good technique and ~~form,~~ that you work for a fluent key stroking pattern with the reach action limited to the fingers ~~only~~, so that you will be able to keep the hands quiet. Additionally, it means that you eliminate all unnecessary motions and that you operate with an increasing sense of relaxation as your skill increases. Then, too, boys and girls who are learning to type must make a real effort to improve. As is true for the right way of working, a real effort to improve is an essential element of success.

Adapted from D. D. Lessenberry, T. James Crawford, Lawrence W. Erickson, Lee R. Beaumont, Century 21 Typewriting, South-Western Publishing Co., Cincinnati, 1972, p. 152.

MAILABILITY CHECK LIST

Have you proofread carefully? Check the following list to see whether you have met the criteria for mailability.

	Yes	No
1. Copy free of typographical errors with all corrections neatly made	____	____
2. Format/style appropriate for the assignment, including proper placement of body	____	____
3. Content makes sense	____	____
4. Mechanics (punctuation, capitalization, spelling, etc.,) are correct	____	____
5. Would you be willing to submit this project to your supervisor or employer on the job?	____	____

POST-TEST

DIRECTIONS: Type the following rough draft letter* in any acceptable business letter style. After you have proofread your final copy for mailability (check the mailability list attached), submit it to the course manager.

February 5, 19--

Mr. Mowrey Rob Director
Southern Ads, Inc.
7333 West 14 Ave.
Atlanta, Georgia 30303

Dear Mr. Rob:

Ever since the meeting at which we ~~all of us~~ talked about the theme of our spring campaign, I have been thinking about the working of the first paragraph. It seems to me that it might be better ~~if worded~~ like this:

> What is space? To a housewife, space is an empty cupboard. To a scientist, space is the black void between planets. To us at Dommar, though ~~however~~, space is business.

After reading such a ~~fine~~ paragraph, almost anyone will ask, "How can space be a business"? Thus, a reader is then drawn in to the description of how we help industry to solve space problems of a ~~hundred~~ thousand kinds.

I am not a copy writer and I know it; yet, I feel there is some worth inthis humane approach. May I have ~~the benefit of~~ your comments on the whole idea?

Sincerely yours,

no signature

James Alison, Jr.
Sales Manager

urs students

PS: If you think my phrasing is not an improvement ~~good~~, don't hesitate to ~~speak right up and~~ say so!

---

*Adapted from John Rowe, Alan Lloyd, Fred Winger, GT 191 Book One: General Typing, 2nd ed., McGraw-Hill Book Company, New York, 1967, p. 145.

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MAILABILITY CHECK LIST

Have you proofread carefully? Check the following list to see whether you have met the criteria for mailability.

	Yes	No
1. Copy free of typographical errors with all corrections neatly made	____	____
2. Format/style appropriate for the assignment, including proper placement of body	____	____
3. Content makes sense	____	____
4. Mechanics (punctuation, capitalization, spelling, etc.,) are correct	____	____
5. Would you be willing to submit this project to your supervisor or employer on the job?	____	____

PRE- AND POST-TEST KEY

February 5, 1978

Mr. Rob Mowrey, Director
Southern Ads, Inc.
7333 West 14 Avenue
Atlanta, Georgia 30303

Dear Mr. Mowrey:

Ever since the meeting at which we talked about the theme of our spring campaign, I have been thinking about the wording of the first paragraph. It seems to me that it might be better like this:

> What is space? To a housewife, space is an empty cupboard. To a scientist, space is the black void between planets. To us at Dommar, though, space is business.

After reading such a paragraph, almost anyone will ask, "How can space be a business?" Thus, a reader is then drawn into the description of how we help industry to solve space problems of a thousand kinds.

I am not a copywriter and I know it. Yet, I feel there is some worth in this human approach. May I have your comments on the whole idea?

Sincerely yours,

James Alison, Jr.
Sales Manager

ms

PS: If you think my phrasing is not an improvement, don't hesitate to say so!

(Note to course manager: Any acceptable business letter style will be given credit. Concern should be whether student's finished product meets with mailability criteria for proofreading.)

KEY TO HANDOUT #1

1. 1
2. 2
3. 3
4. 1
5. 2
6. 2
7. 1
8. 3
9. 2
10. 1
11. 4
12. 2
13. 1
14. 3
15. 5

KEY TO HANDOUT #2

1. 2
2. 2
3. 3
4. 3
5. 1
6. 2
7. 3
8. 2
9. 3
10. 3
11. 1
12. 4
13. 2
14. 1
15. 2

KEY TO HANDOUT #3

The classification plan is divided into nine (service), each bearing a distinctive number in the thousands (groups). They are as (follow): (1001), Agricultural Service; 2,000, Clerical Service (:) 3,000, Public Safety Service (:) (4,00), Engineering (Services); (4,000), Health Service; (9,000), Artisan and Mechanical Service; (7,00), Social () Recreational, () () Service; 8,000, Legal Service; and 9,000, Labor Service.

Each position in the () service, following its creation by the Delaware County (Baord) of (Supervisers), is classified and (gieven) a (number) (symbel) by the Delaware County Civil (service) (commission), which (pervides) a (sample) and direct means of (identefication).

Examinations may be open (compitive), (rpomotionional), (inter-departmental) promotional, noncompetitive () or labor (regiatration). Unassembled examinations () under the rules, may be held for positions requiring (profesional) training and (expereince) or expert knowledge. This type of examination () however, has been largely restricted to testing applicants for (interneshipz). (Whole) the subject matter of examinations and () weights assigned are discretionary with the (Commission), the procedure now followed is in use in (practicaly) all civil service jurisdictions in this (county).

Total No. of Errors -- 40

KEY TO HANDOUT #4

It is amazing how much work efficiency can be increased by the careful planning and organizing of all work tasks. This statement is as true for classroom work as it is for work in the office area. In the office, the trend is toward work simplification and the utilization of time and motion principles in all work. Office workers learn to increase their efficiency by grouping similar tasks. They adjust their work pace to the difficulty of the job task. They try to reduce waste motions by having all materials needed for the job they are to do within easy reach and arranged for quick use.

In the typewriting classroom, you should organize all work and work in an organized way. In using the typewriter, this right way of operating means that you type with good technique and that you work for a fluent keystroking pattern with the reach action limited to the fingers only so that you will be able to keep the hands quiet. Additionally, it means that you eliminate all unnecessary motions and that you operate with an increasing sense of relaxation as your skill increases. Then, too, boys and girls who are learning to type must make a real effort to improve. As is true for the right way of working, a real effort to improve is an essential element of success.

REFERENCES

Robert Fisher, Clerical & Civil Service Training, 4th ed., South-Western Publishing Company, Cincinnati, 1968.

D. D. Lessenberry, T. James Crawford, Lawrence W. Erickson, Lee R. Beaumont, Century 21 Typewriting, South-Western Publishing Company, Cincinnati, 1972.

John Rowe, Alan Lloyd, Fred Winger, GT 191 Book One: General Typing, 2nd ed., McGraw-Hill Book Company, New York, 1967.

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REINFORCING SHORTHAND THEORY FOR CHAPTER 1 (GREGG DIAMOND JUBILEE SERIES)

OBJECTIVE

Given the shorthand letters for a, s, z, f, v, e, n, m, t, and d, transcribes ten sentences in longhand containing these strokes with 100 percent accuracy.

PREREQUISITES

Completed lesson 1 in Gregg Shorthand

Prepared by

Marie Nishikawa
Kalaheo High School
Kailua, HI 96734

NOTE TO THE LEARNING MANAGER

This LAP is designed for high school students who are enrolled in beginning shorthand using the Gregg Diamond Jubilee edition. The LAP is to be given to students after they have completed lesson 1.

This LAP is to be used as a supplement and as remedial instruction for those students who are having difficulty in reinforcing the activities of the first lesson. It may be used as a guide for developing similar LAPS for other chapters or theory rules in shorthand.

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Page

Introduction 1

Lap Structure and Use 2

Organization 2

Objective 2

Procedure 2

Pre-Test 3

Learning Activity I 4

Learning Activity II 5

Handout #1 6

Learning Activity III 7

Post-Test 8

Answer Keys for Course Manager 9

References 12

INTRODUCTION

Before writing this LAP, an executive secretary of a large insurance company was interviewed regarding her views on shorthand. Mrs. Joanne Yee, executive assistant to the president and chairman of the board of First Insurance Company, Honolulu, replied during the interview that shorthand is a very important and necessary tool for secretaries to possess.

In order to feel confident enough to use this skill, however, you must first learn the theory of shorthand. After you have learned the theory completely, you can go on to mastery of the dictation and speed building.

This LAP concentrates on developing your competency of the first lesson in Gregg shorthand.

LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and three learning experiences are contained in this LAP.

One performance objective forms the basis of the learning experiences. The learning experience has activities to help you accomplish the objective. The first learning experience is designed to reinforce the shorthand strokes a, s, z, f, v, e, n, m, t, and d. The second learning experience gives you practice in combining these strokes to form various words. The final learning experience is designed to allow you to apply all the information to perform the ability listed in the performance objective.

OBJECTIVE This LAP includes the following objective:

Performance Objective: Given the shorthand letters for a, s, z, f, v, e, n, m, t, and d, transcribes ten sentences in longhand containing these strokes with 100% accuracy.

PROCEDURE After reading the "Introduction," p. 1, and the objective listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in Reinforcing Shorthand Theory.

If you feel you already have the necessary background and practice required by the performance objective, you may choose to take the LAP Pre-Test on the next page. Check your answers with your instructor.

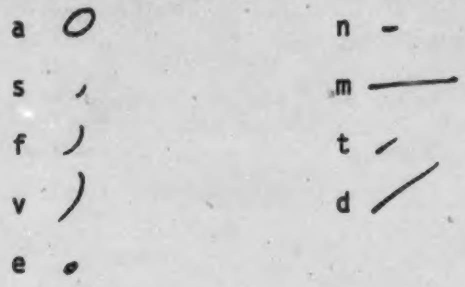
If you pass the Pre-Test, your course manager will direct you to your next activity.

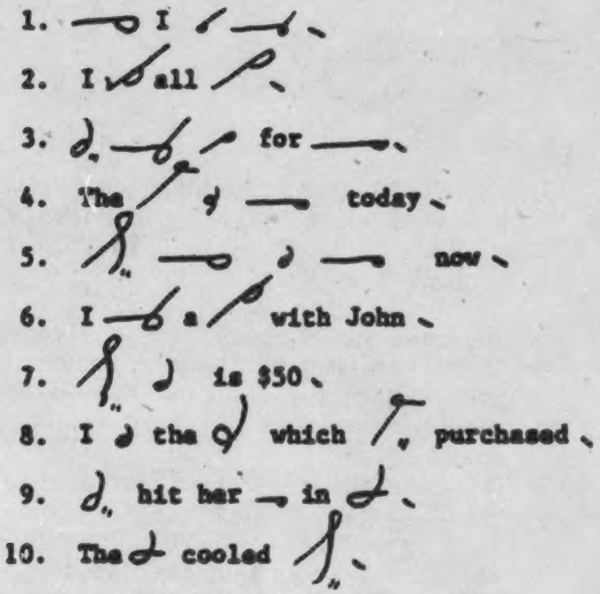
If you do not take the Pre-Test or do not meet the criteria on the Pre-Test, turn to page 4 and begin work on the LAP.

PRE-TEST

DIRECTIONS: Transcribe the following sentences in longhand. Use another sheet of paper for your answers.

Remember:





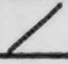
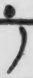
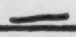
1. I .
2. I all .
3. for .
4. The today .
5. now .
6. I a with John .
7. is $50 .
8. I the which purchased .
9. hit her in .
10. The cooled .

Check your answers with the course manager. If you scored 100 percent, you may go on to another activity.

LEARNING ACTIVITY I

After reading lesson 1 from your textbook, Gregg Shorthand, do the following exercise.

1. Fold vertically on the line after column 2.
2. Given the sounds in column 1, write the corresponding shorthand strokes in column 2.
3. Check your answers with column 3.
4. Fold vertically on the line after column 4.
5. In column 4, write the sounds that correspond with column 3.
6. Check your answers with column 5.

Column 1	Column 2	Column 3	Column 4	Column 5
t				t
a				a
d				d
e				e
v				v
s, z				s, z
m				m
f				f
n				n

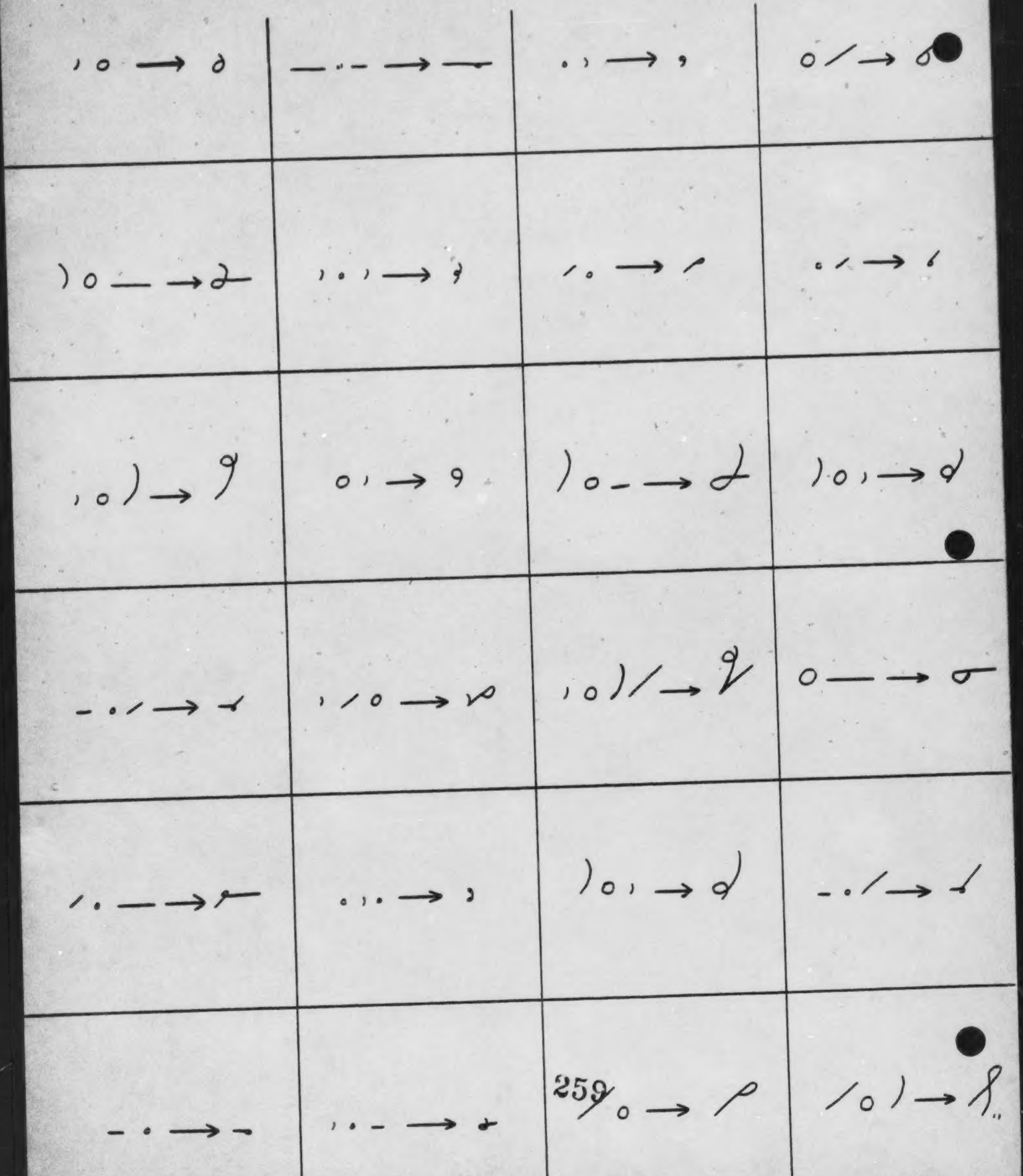
When you have completed learning activity I successfully, go on to learning activity II and Handout #1.

LEARNING ACTIVITY II

In Handout #1, page 6, you will find twenty-four boxed items. Cut these boxed items and shuffle them at random. Starting with the first "card" say each stroke and word out loud, turn the card over to see the translated word. Repeat this procedure with the rest of the cards.

HANDOUT #1

a d	aid	e s	ease	m e n	mean	s a	say
e t	eat	t e	tea	s e s	sees	f a m	fame
f a s	face	v a n	vain	a s	ace	s a v	save
a m	aim	s a v d	saved	s t a	stay	n e t	neat
n e d	need	v a s	vase	e s e	easy	t e m	team
D a v	Dave	d a	day	s e n	seen	n e	knee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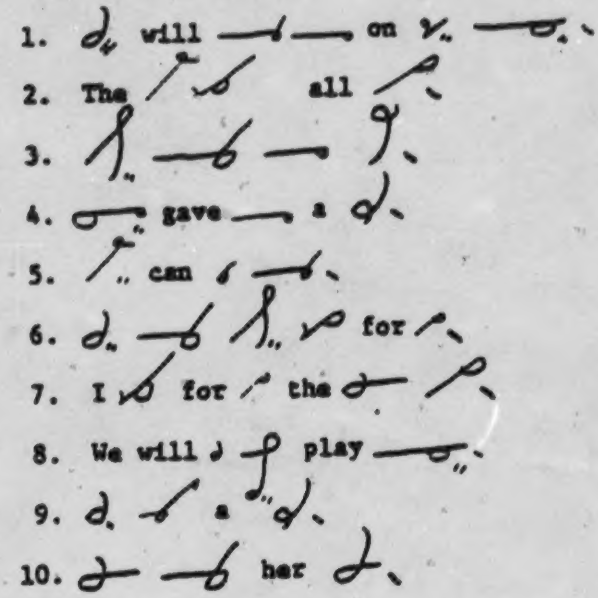
LEARNING ACTIVITY III

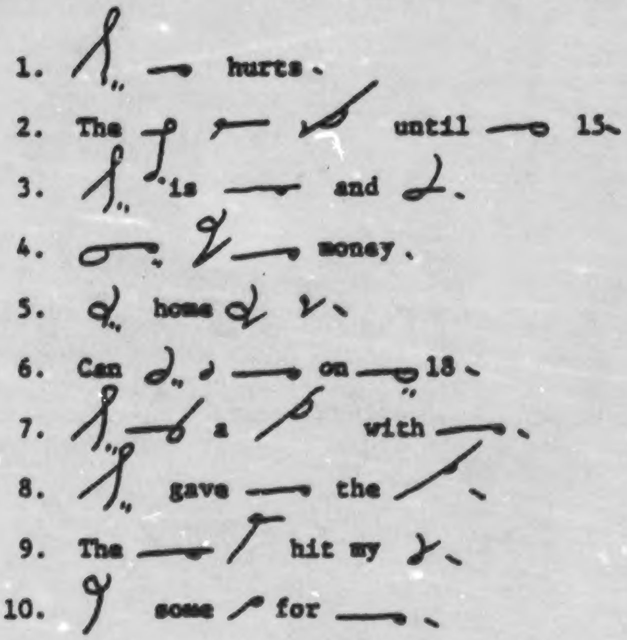
Transcribe the following sentences in longhand on the bottom of this page. Check your transcript with the course manager. If they are correct, go on to the Post-Test.


1. will on
2. The all
3.
4. gave a
5. can
6. for
7. I for the
8. We will play
9. a
10. her

POST-TEST

DIRECTIONS: Transcribe the following sentences in longhand. Use another sheet of paper for your answers.

When finished, check your answers with the course manager.


1. hurts.
2. The until 15.
3. is and .
4. money.
5. home .
6. Can on 18.
7. a with .
8. gave the .
9. The hit my .
10. some for .

PRE-TEST KEY

The transcribed sentences should read as follows:

1. May I eat meat?
2. I stayed all day.
3. Fay made tea for me.
4. The dean sees me today.
5. Dave may see me now.
6. I made a date with John.
7. Dave's fee is $50.
8. I see the vase which Dean purchased.
9. Fay hit her knee in vain.
10. The fan cooled Dave.

KEY TO LEARNING ACTIVITY III

The transcribed sentences should read as follows:

1. Fay will meet me on East Main.
2. The dean stayed all day.
3. Dave made me save.
4. Amy gave me a vase.
5. Dean can eat meat.
6. Fay made Dave stay for tea.
7. I stayed for tea the same day.
8. We will see Navy play Main.
9. Fay needs a vase.
10. Fame made her vain.

POST-TEST KEY

The transcribed sentences should read as follows:

1. Dave's knee hurts.
2. The Navy team stayed until May 15.
3. Dave is mean and vain.
4. Amy saved me money.
5. Fay's home faced east.
6. Can Fay see me on May 18.
7. Dave made a date with me.
8. Dave gave me the deed.
9. The mean dean hit my feet.
10. Save some tea for me.

REFERENCES

John Gregg, Louis Leslie, Charles Zoubek, Gregg Shorthand Diamond Jubilee Series, 2nd ed., McGraw-Hill Book Company, New York, 1971.

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REPROGRAPHICS: THE FLUID DUPLICATOR

OBJECTIVES

Prepare a master for the fluid duplicator which will include typing, making corrections, and writing on the master.

Duplicate copies from the prepared master when given access to the proper equipment.

PREREQUISITES

Type using the correct technique and correct format.

Prepare typewriter for various typing problem.

Prepared by

Lillian T. Yamamoto
Mililani High School
Mililani Town, HI 96789

NOTE TO THE LEARNING MANAGER

This LAP is designed for high school students who have successfully completed at least one-year of typing. (Students will be typing a table and a short manuscript.) They should be able to demonstrate their typing skills and knowledge.

This LAP may be used in Office Practice, Business Machines, Advanced Typewriting, or Shorthand classes.

Materials needed are the master sheet, duplicator, and duplicator paper. Also, a mimeoscope would be useful if one is available.

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INTRODUCTION

Terry Smyth works at The Hawaiian Life Insurance Company in Honolulu, Hawaii. He is an assistant to Ms. Kelly. Ms. Kelly plans to have a meeting on Friday and needs to have the agenda duplicated and made available to her salespersons. Terry will type it on a fluid master and reproduce 20 copies. It will take him approximately 10 minutes to complete this job. Can you do the same?

One of the common methods used today (especially in educational institutions and some insurance companies) is the fluid duplicating process. The liquid, fluid, spirit, ditto, or direct process (it may be called by any of these names) is a popular process for short runs because of the ease of preparation of masters and operation of the machine.

LAP STRUCTURE AND USE

ORGANIZATION

This LAP is a set of experiences intended to help you learn the objectives listed below. Information on how to prepare a master for the duplicator and two projects are included.

Two objectives form the basis of the learning experiences in this LAP to help you learn about the fluid duplicator. The learning experience has activities to help you accomplish the objectives. The first learning experience is designed to inform you about the process and the procedures required for the fluid duplicator. The final learning experience is designed to allow you to apply all the information to perform the ability listed in the objective.

OBJECTIVE

This LAP includes the following objectives:

Objective 1: Given a typing problem (tabulation, letter, short manuscript, etc.), the student will be able to prepare a master for the fluid duplicator, which will include typing, making corrections, and writing on the master.

Objective 2: Given the proper equipment, the student will duplicate copies from the prepared master. The projects should be reproduced without errors in punctuation or spelling, centered horizontally and vertically, with clear and distinct print, and with no extraneous marks on completed copies. Projects should be typed in an acceptable form. Erasing and crowding are allowed but only if they are done in a neat and orderly fashion that would allow office acceptability.

PROCEDURE

After reading the "Introduction," p. 1, and the objectives listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in "Reprographics: The Fluid Duplicator."

*If you feel you already have the necessary background required by the objective, you may choose to take the LAP Pre-Assessment on the next page. Check your answers with your instructor.

*If you pass the pre-assessment, your instructor will direct you to your next activity.

*If you do not take the pre-assessment or do not meet the criteria on the pre-assessment, turn to page 4 and begin work on the LAP.

FLUID DUPLICATION--PRE-ASSESSMENT

Direction: The schedule below is to be prepared on a fluid duplicator for distribution to 10 company salespersons. Use the calendar for next month. Set the schedule up in tabular form on a fluid master and insert the following information in the correct dates.

You will have 30 minutes to complete this problem. After completing this problem, you are to demonstrate to your instructor on the operation of the duplicating machine.

First Saturday, 7:30 p.m.: Company awards banquet
First and third Monday, 9:30 a.m.: Sales meeting
Second weekend, Friday through Sunday: Chicago sales convention
Each Tuesday: Weekly sales reports are due by 5:00 p.m.
Third Thursday, 10:30 a.m.: Meeting for all salespersons with the company president
Fourth Wednesday: Deadline for submitting materials for monthly newsletter
Last day of the month: Monthly report due by 5:00 p.m.

LEARNING EXPERIENCE I

1. Review the information which follows if you are unfamiliar with the preparation of a master for the fluid duplicator. The projects will include typing, making corrections, and writing on the master.
2. Complete the projects as described.
3. Run copies from your prepared masters as assigned. Your instructor or class member will demonstrate the operation of the fluid duplicator. You will also be asked to explain the operation of the machine to your instructor and/or class member.
4. Obtain a practice master set from your instructor and perform the activities as you progress through this LAP.

The Master Set

1. The pre-assembled pack of materials which is necessary in preparing a copy for duplication on the fluid duplicator is called the master set.
2. This master set consists of three sheets of paper.
   a. The first sheet which is white, slick, and hard-surfaced is the sheet on which you draw or type your desired material.
   b. The second sheet is a protective tissue which separates and protects the white sheet from the third sheet which is covered with carbon.
   c. The third and last sheet is a sheet specially treated with a carbon substance. (Not regular typing carbon.)

Preplan your Work

1. The entire surface of the master sheet may be used except for 1/2 inch on the top or bottom end which is required for the machine clamp when running copies from the master on the duplicator. The machine clamp holds the master sheet on the duplicator machine.
2. Masters have no warning lines. Margins should be selected which will give a good balance vertically and horizontally to the copy. Think of the master as being a regular sheet of typing paper.

Preparing the Typewriter

1. See that the type face is clean. Use any good type cleaner (wire brush, plastic, liquid).

2. Master is typed with the ribbon in normal position (not on stencil).

3. Use a backing sheet for better results if your platen is not suited to the preparation of masters. (Medium-hard platen roller is best.)

4. If you have either an electric or manual typewriter, set the touch control at the point which provides clear and easy to read characters. This can be done by taking a spare piece of master and typing with various pressure settings on your machine--then check the carbon side.

Preparing the Master Set

1. The protective sheet between the carbon sheet and the master sheet MUST be removed before typing.

2. In preparing to insert the master unit into the typewriter, think of the white, slick, and hard-surfaced sheet as being an ordinary sheet of typing paper and the specially treated carbon paper as a second sheet.

3. Insert the OPEN end of the first and third sheets (the middle protective sheet has been removed) into the typewriter, together with a backing sheet which would be located behind the carbon sheet, if the typewriter platen is soft and spongy. A hard platen will produce acceptable copy without the use of a backing sheet.

4. Now, set the margins according to your preplan.

5. You are ready to type on the master unit. A poor touch is very noticeable. Try to type with an even rhythm and a firm stroke. A snappy touch or stroke deposits a uniform amount of carbon on the back side of the master.

6. Your master carbon copy will appear on the reverse side of the master sheet. Check frequently this reverse side to see if your touch and carbon deposit are meeting standards.

7. Do not worry about the appearance of the front side of the master. It is the carbon side of the master you are interested in checking.

8. Activity: Type the following paragraph. When you make a typographical error, read the next section on "making corrections".

   Projects meeting the requirements for grading will be graded A, B, or C. Projects that do not meet the requirements are to be corrected or retyped. Confer with your instructor before, during, and after the completion of each project. Evaluate each master before you run it off. Ask your instructor to help you in your evaluation of your masters.

Making Corrections: The Razor Blade or Scratch Method

1. Errors are corrected on the carbon side so roll the master set forward and pull the white master sheet toward you over a firm surface so the side of the white master sheet which has the carbon deposits is faced up.

2. Take a razor blade or a very sharp knife and gently scrape off all of the carbon deposit on the wrong letter or word.

3. Do not make any attempt to correct the front side of the master.

4. Do not break the surface of the paper or a poor correction will result.

5. Do not let erasure crumbs fall between the master and the carbon, for they will mark up the master as it is turned through the typewriter.

6. Tear off a piece of clean carbon from one of the top corners if not being used (remember, the carbon is a "one-time" carbon, which means that the coating has been used up once the carbon has been typed or drawn on).

7. Insert the piece of carbon, carbon side toward you, roll the platen back to the correct position, type the correction. (This will mean that you are striking over the front side of the master without making an erasure--if you DO erase, you may wear a hole right through the master sheet--remember, it is the carbon side of the master that you are interested in.)

8. Check the looks of the correction by rolling the master forward in the machine and looking at the carbon correction. REMOVE the piece of carbon.

9. If an error occurs on the lower one-third of the master unit, turn the master back until the part containing the error lies flat against the paper rest of the typewriter.

10. Tear the carbon sheet away from the master along the perforated edge and make the correction against the paper rest. This will make it possible to easily correct errors at the bottom of the page without slippage of the master set.

11. After scraping off the error, you should insert a piece of unused carbon between the master and the old carbon, carbon side toward your master, and turn the master set back to the line of writing.

12. Type the correction.

Making Corrections: The Scotch Tape, Cutting, and Adhesive Tape Methods

1. Errors can also be eliminated by covering the word(s) with scotch tape when retyping over the errors is not necessary.

2. In addition, the errors may be cut out of the master sheet with scissors or the razor blade. Since images only form where the carbon dye is located on the master sheet, covering the error with scotch tape or cutting out the error insures that it will not reproduce.

3. Special adhesive correction tape which has the same surface as the master sheet may be used. You may delete the error by covering the error or you may type the correction over the tape with new carbon.

Writing on a Master

1. Use a ball point pen or hard lead pencil (#3 or #4). However, ball point pens will provide consistently good results.

2. Place the master set on a firm, smooth surface.

3. Write as you would on any sheet of paper, using a firm, even pressure.

4. Activity: Sign your name on the practice master set.

Drawing on a Master

1. Fold the carbon sheet away from the master sheet; place the protective sheet under the carbon sheet to protect it from damage.

2. Sketch the drawing lightly in pencil on the master sheet. (Use a mimeoscope, if available.)

3. When the drawing is complete, replace the master sheet on the carbon sheet (protective sheet removed) and trace over the drawing with a ball point pen as described above in writing on a master.

4. Activity: Draw or trace a picture expressing how you feel about this LAP experience.

Preparing a Multi-Color Master

1. Many colors may be placed on one master and multi-colors produced from one run on the duplicator. For example, if you wish to produce copies in three colors such as red, green, and purple, insert a sheet of green carbon under a master sheet with the carbon side up next to the master. Type, draw, or trace the copy that is to be green.

2. Remove the green carbon, and insert a red carbon with the carbon side up. Type or draw the copy that is to be red.

3. Follow the same procedure for the copy that is to be purple, using a purple carbon sheet. On overlapping lines, the color that is used last will block out overlapping colors to some extent.

4. Masters come in five different colors: purple (the most common), red, blue, green, and black.

Storing the Fluid Master

1. Fluid masters can be stored and used again. Copies will not be as good, however, if the fluid master is very old and dried out. You should protect the carbon side of the fluid master set before you store it.

2. Fluid masters can be placed in a regular file folder and stored in a file cabinet, or they can be laid flat and stored in the fluid master box. They should be protected from the sun and extreme heat to prevent them from drying out.

Projects

1. Select a favorite recipe and type it on a fluid duplicator master. Include the following types of corrections: scraping, scotch taping, and adhesive taping. Also include a drawing and your signature somewhere on the master. Run the copies on a half sheet of paper with enough copies to distribute one to each member of the class; at the end of the semester, you will have a collection of everyone's favorite recipes.

2. Type the manuscript included with this LAP on a master and run ten copies.

3. Demonstrate to your instructor your ability to use the duplicator when running one of your projects. You will be asked to explain this procedure as if you would instruct a new employee in an office.

Evaluation of Work

1. All projects should be reproduced without errors in punctuation or spelling, centered horizontally and vertically, with clear and distinct print, and with no extraneous marks on completed copies. Projects should be typed in an acceptable form. Erasing and crowding are allowed but only if they are done in a neat and orderly fashion that would allow office acceptability.

2. Demonstrate to your instructor your ability to use the duplicator when running one of your projects. Use the check list provided on page 12 and get your instructor's approval.

Project: Type the following manuscript on a master on a full sheet of paper in an acceptable style and compose a title for it.

The fluid duplicating process is also referred to as direct, liquid, chemical, and spirit process duplication. The five basic elements necessary for fluid duplication are a master sheet, carbon sheet, duplicator, fluid, and duplicating paper.

A reverse-image master copy is prepared. A master sheet is placed over the carbon side of a carbon sheet. Pressure on the face of the master with a typewriter or writing instrument deposits a carbon image on the back of the master.

The master sheet is placed on the cylinder of the fluid duplicator. As the cylinder rotates, the master comes in contact with the duplicating paper which has been moistened with an alcohol-like fluid as it enters the duplicator. The fluid causes a very light coating of carbon to transfer from the master sheet to the duplicating paper.

FLUID DUPLICATION--POST-ASSESSMENT

Direction: The schedule below is to be prepared on a fluid duplicator for distribution to ten company salespersons. Use the calendar for next month. Set the schedule up in tabular form on a fluid master and insert the following information in the correct dates. You will have 30 minutes to complete this problem.

First Saturday, 7:30 p.m.: Company awards banquet
First and third Monday, 9:30 a.m.: Sales meeting
Second weekend, Friday through Sunday: Chicago sales convention
Each Tuesday: Weekly sales reports are due by 5:00 p.m.
Third Thursday, 10:30 a.m.: Meeting for all salesperson with the company president
Fourth Wednesday: Deadline for submitting materials for monthly newsletter
Last day of the month: Monthly report due by 5:00 p.m.

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OPERATING A FLUID DUPLICATOR

Check List:

1. _____ Attach the master. Clamp the master copy to the cylinder, carbon side up.

2. _____ Adjust the fluid control. This mechanism determines how much the paper being fed into the machine is moistened.

3. _____ Position the copy paper in the feed tray. Align the sides of the copy paper on the feed tray with the sides of the master copy on the drum.

4. _____ Set the pressure control. This mechanism controls the force with which the moistened paper is pressed against the carbon side of the master copy.

5. _____ Run the copies. Both electrically operated and manually operated machines are available.

Instructor's Signature ______________________________

Comments: ______________________________

____

____

____

LEARNING ACTIVITIES ANSWER KEY

Pre-Assessment and Post-Assessment

1. The pre-assessment and post-assessment should be reproduced without errors in punctuation or spelling, centered horizontally and vertically, with clear and distinct print, and with no extraneous marks on completed copies. The pre-assessment and post-assessment should be typed in an acceptable form. Erasing and crowding are allowed but only if they are done in a neat and orderly fashion that would allow office acceptability.

Project I

1. The students should be able to type their favorite recipe on a fluid duplicator master, using a half sheet.

2. The students should include:
   a. The following types of corrections--scraping, scotch taping, and adhesive taping.
   b. A drawing and their signature on the master.
   c. Running their copies on both ends of the duplicator paper and cut in half.

3. To evaluate Project I, you may use the following criteria for grading:

Typing	10 pts.	
Placement	5 "	
Corrections	3 "	(1 pt. each)
Neatness and completeness	3 "	
Signature	2 "	
Drawing	2 "	
Total Points	25	

Project II

1. The student should be able to type a manuscript on a fluid duplicator master using a full sheet of paper in an acceptable style and compose an appropriate title.

2. The students should make all necessary corrections and reproduce the master.

3. To evaluate Project II, you may use the following criteria for grading:
   a. major errors:
      placement
      skipping of word(s) -3 points each TOTAL POSSIBLE POINTS
      spacing
   b. minor errors: 25
      typographical errors -2 points each

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RESUME--A NECESSITY

OBJECTIVE

Write/type a resume which contains accurate,up-to-date address, phone number, previous work experience (if any), education, plus three non-related references (to include present addresses and phone numbers).

PREREQUISITES

None

Prepared by

Jerrianne Edralin
McKinley High School
Honolulu, HI 96814

NOTE TO THE LEARNING MANAGER

This LAP is designed for high school, however, it could possibly be used in intermediate school or definitely for post secondary.

It could be used in cooperative education, salesmanship, general business, office practice, advanced typing, guidance or career exploration.

The only special material I would suggest is a filmstrip/cassette, "Resume," G614-11 from Job Survival Skills, SVE-Society for Visual Education, Inc., 1345 Diversey Parkway, Chicago, Illinois, 60614. A filmstrip projector and cassette player would be needed if "Resume" is to be shown.

This LAP was pre-tested and validated by Ms. Lillian Sawai, Head Secretary to the law firm, Carlsmith, Carlsmith, Wichman and Case.

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INTRODUCTION

Sarah Smith went to apply for a job. When she entered the office, the receptionist handed her an application form to fill out. It took Sarah over 30 minutes to complete the form because she had no resume to refer to. She had to ask to borrow the telephone book for the addresses and phone numbers of her references, she also had to find the addresses of the schools she had attended. The receptionist was upset by Sarah's interruptions and questions--she suggested that the next time Sarah applied for a job, she bring her resume with her.

Sarah's dilemma points to the need for every person who is "job seeking" to have a neat, complete, well-organized resume.

LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and three learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and subobjectives (or enabling objectives). The learning experience has activities to help you accomplish the objectives. The first learning experience is designed to give a definition of a resume. The second learning experience gives you an opportunity to apply that information in gathering and organizing your information and writing a rough draft. The final learning experience is designed to allow you to apply all the information to perform the ability listed in the terminal objective.

OBJECTIVES This LAP includes the following objectives:

Terminal Objective: Write/type a resume which contains accurate, up-to-date address, phone number, previous work experience (if any), education, plus three non-related references (to include present addresses and phone numbers).

Enabling Objective #1: Define resume (Learning Experience I).

Enabling Objective #2: Using available information, organize that information into a rough draft of the proper form (Learning Experience II).

Enabling Objective #3: Using the material from the rough draft, type/write a copy (without error) of the resume (Learning Experience III).

PROCEDURE After reading the "Introduction," p. 1, and the objectives listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in writing a resume.

- If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on page 4. Check your answers with your instructor.
- If you pass the pre-assessment, your instructor will direct you to your next activity.
- If you do not take the pre-assessment or do not meet the criteria on the pre-assessment, turn to page 5 and begin work on the LAP.

PRE-ASSESSMENT

1. What is a resume and how is it used?
2. Write a resume which contains accurate, up-to-date address, phone number, previous work experience (if any), education, plus three non-related references (to include present addresses and phone numbers).

See Teacher's Check List on page 15

Learning Activity #1

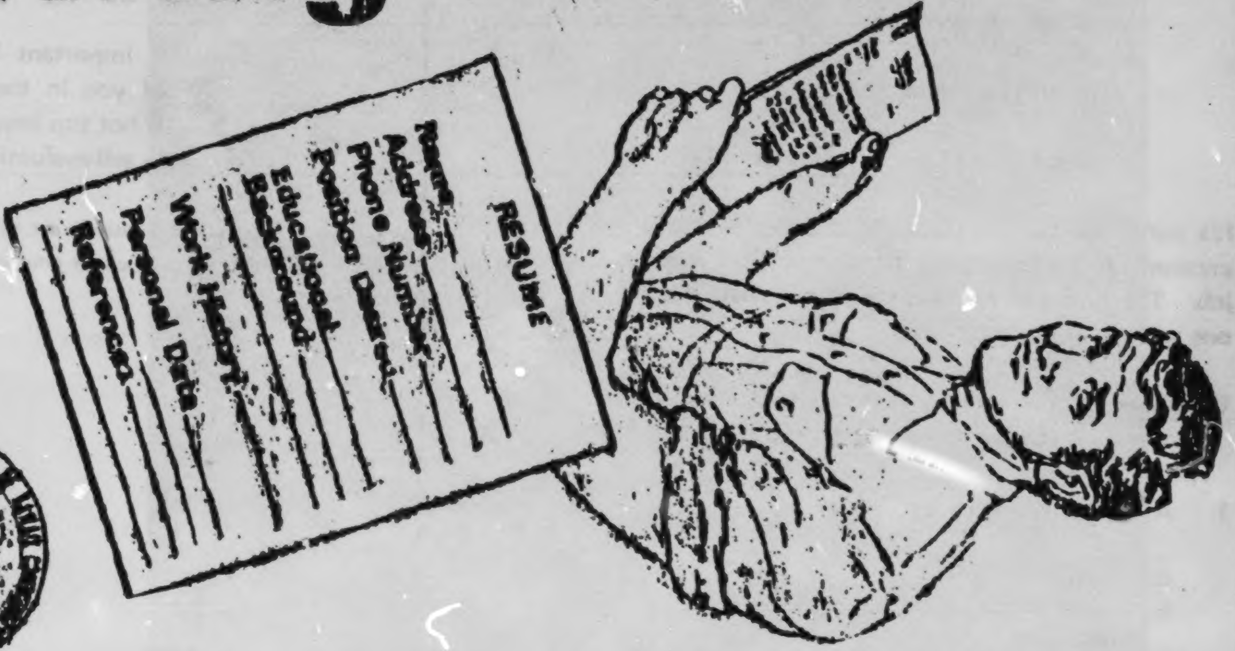
Read Writing Resumes, developed by Manpower Training, University of Hawaii Community Colleges (included in this LAP).

a. Follow the directions in the pamphlet.

b. Answer all the questions asked and turn in your answers to your teacher.

c. Write your definition of resume and turn it in to your teacher.

writing resumes


RESUME
Name
Address
Phone Number
Position Desired
Educational Background
Work History
Personal Data
References

Developed by

MANPOWER TRAINING

UNIVERSITY OF HAWAII COMMUNITY COLLEGES · STATE OF HAWAII

WHAT'S A RESUMÉ

It's a brief summary of what you have to offer to an employer if he gives you a particular job. It tells **briefly:**

-Who you are

-What you know

-What you have done

-What you can do

-What kind of position you would like

It's purpose----to sell YOU! If it makes a good impression on the employer, it just may land you the job. The time and effort it takes to prepare a good one will really pay off.

Questions *(Do not write in this booklet. Write all answers on a separate sheet of paper.)*

1. A resumé is about

   a. you.
   b. your employer.
   c. the army.

2. A resume is

   a. short and to the point.
   b. long and comprehensive.

3. Which one of these should not be included in a resumé ?

   a. Who you are
   b. How you spent your last furlough
   c. What you have done in the past in terms of school and work
   d. What you can do for your employer if he hires you

4. A resumé

   a. is important because it's a total picture of you in the best possible light.
   b. is not too important----it's just an exercise in self-evaluation.

(The correct answers are at the top of the next page. Turn the page and check your answers.)

Answers 1. a - you.
2. b - short and to the point
3. b - How you spent your last furlough
4. a - is important because it's a total picture of you in the best possible light.

WHEN DO YOU NEED A RESUMÉ ?

You need a resumé when

A. You are sending a prospective employer a letter of application. Your letter of application should state the job you're applying for, how you are qualified for it, and request an interview. You don't want to clutter up the letter with all the details of your qualifications and other general information----that's what the resumé is for. It's sent along with the letter of application.

B. You are going for an interview. Take one along for the interviewer in case he doesn't already have a copy. Carry it unfolded in a manila folder. (It'll give you something to hold in your hands when you walk in!)

C. You are going to fill out an application form. Most applications ask for just about the same information. Take your resumé with you and simply copy the required details from it onto the "ap".

Questions *(Write all answers on a separate sheet of paper.)*

5. You receive a phone call from the Veterans Employment Representative that you talked with last week. He wants you to go to Electrical Equipment Co., Ltd., to fill out an application right away. You need a resumé

   a. to go along with your letter of application.
   b. to take with you when you go for the interview.
   c. to take with you when you go down to fill out the application form.

6. You filled out an application form at Donovan's Printing last week and you receive a call setting up an interview appointment. You need a resumé

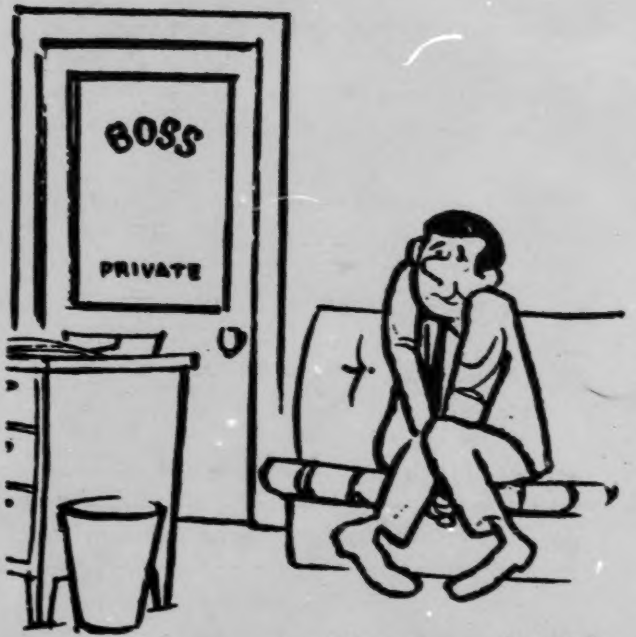
   a. to go along with your letter of application.
   b. to take with you when you go for the interview.
   c. to take with you when you go down to fill out the application form.

7. You'd like a data processing job with Auburn and Mitchell, Inc., and you have just finished typing your letter of application to send to their personnel division. You need a resumé

   a. to go along with your letter of application.
   b. to take with you when you go for the interview.

c. to take with you when you go down to fill out the application form.

(Turn the page and check your answers.)



It's normal to be nervous when you go in for a job interview. Take your resumé along. It may be helpful for the interviewer . . . and it will give you something to do with your hands!

Answers 5. c - to take with you when you go down to fill out the application form.

6. b - to take with you when you go for the interview.

7. a - to go along with your letter of application.

HOW TO WRITE UP A RESUMÉ

There are many kinds of resumés but they all contain approximately the same information. The one you will learn about in this unit is general and safe enough to use in almost any situation requiring a resumé.

Refer to the samples as you follow each of the steps below.

First step----the heading. List your name, home address, and telephone number.

Second step----job objective. Name the position or type of position that you're applying for. Be as specific as you can.

The third and fourth steps are most important to the employer. They deserve extra thought and attention.

Third step----your educational background. An easy way to present this information is making a chart of columns. List the high school(s) you attended, any colleges you attended, and any degrees or certificates you received. Include any special instruction you have had, any military schools and seminars you attended, and any correspondence courses you have taken. All the courses you have taken may not be related to the job you're after, but employers often use this to measure how motivated an applicant is in trying to improve himself.

Your Education Advisor will assist you in assembling data on your formal service school courses and successfully completed USAFI courses and tests. He will give you Form DD 295, "Application for the Evaluation of Educational Experience During Military Service," and can assist you in filling it out. You may send the completed form to your prospective employer and he will acknowledge your in-service courses, as listed on Form DD 295.

Fourth step----work history. List both civilian and military jobs. Use the chart format again. The older you are, the longer your list will be. If your list is too long, include only those jobs that show you have the qualifications and experience for the particular position you're seeking. For example, yard work and a paper route are not related to refrigeration mechanics; if your list of past jobs is long, leave them out. On the other hand, include them if your list is short; they may not be related, but they'll show that although you haven't had many recent opportunities for more serious work experience, your work attitude has been a healthy one from an early age.

Use a telegraphic style. Eliminate unnecessary words. Say, "Answered repair service calls," not, "I answered many repair service calls while on this job." Mention special tools or equipment you used: "Used electronic oscilloscope."

If you had anyone working under you, you'd want your prospective employer to know----it indicates leadership and responsibility. List the number of people you supervised on each job. If you never supervised anyone on any job, omit this column entirely. (Why point out any experiences you haven't had.)

WARNING: Be careful about military language. It may have become a part of you by now, but remember that you're writing for a businessman, not a general or admiral. "E-9, "DAC", and "Quartermaster" mean nothing to a civilian. Spell them out or translate. Describe all military experience in terms which relate that experience to the civilian job you're seeking.

Questions *(Write all answers on a separate sheet of paper.)*

8. Which two are the most important sections of your resumé?

   a. heading
   b. job objective
   c. educational background
   d. work history

9. Military schools and seminars as well as correspondence courses you have taken ____________ be included in your educational background.

   a. should
   b. should not

10. Under "Work History" you should list

    a. civilian jobs only.
    b. military jobs only.
    c. both civilian and military jobs.

11. Under "Work History" you ______________ use military language (e.g., "MOS", "E-9", "Quartermaster", etc.).

    a. should
    b. should not

12. Which one of the following is not an important detail under "Work History"?

    a. special tools you used
    b. duties you performed
    c. number of people you supervised
    d. number of people you worked with
    e. number of years on the job

13. In writing your resumé, you should

    a. use full, complete sentences.
    b. get the message across, using as few words as possible.

(Turn the page and check your answers.)

Answers

8. c - educational background
9. d - work history
a - should
10. c - both civilian and military jobs.
11. b - should not
12. d - number of people you worked with
13. b - get the message across, using as few words as possible.

Fifth step—personal data. Keep this part of your resumé brief. Give the date of your birth, your height and weight, your marital status (married, unmarried, divorced, or separated), and the number of your dependents. Mention the state of your health (poor, fair, good, or excellent). If you have been or are a member of any work-related or social organizations, list them. You may also mention any hobbies or foreign language skills that might be an advantage for the particular job you're seeking.

Sixth step—references. List the names, addresses, and relationships of teachers, employers, military commanders, or other people (not members of your family) who know you well and who you think would speak highly of the work you have performed on the different training courses you completed or jobs you held. If possible, do not use only military references. You should list at least three references.

Courtesy dictates that you ask your references' permission before using their names. Tell them about the position you're applying for and they'll be better prepared if your prospective employer decides to call or write to them, inquiring about you.

SAMPLE RESUMÉ

Marshall Quarters
1566 Moani Street
Honolulu, Hawaii 96819

Phone (residence): 521-6884
(business) : 847-6789

Position desired: Accounts Clerk

Educational background:

Years	School	Location	Awards, Degrees
1968-71	Farrington High	Honolulu, Hi	
1971	Hawaii Job Corps	Koko Head, Hi	GED Diploma
1973	Manpower Development & Training	Honolulu, Hi	Certificate of Completion

Work history:

Years	Description	Employer
1970	Fry Cook	Huli-Huli Snacks Gem-Kapalama 199 Dillingham Blvd: Honolulu, HI 96817
1970	Mail Clerk	Dept. of Education Queen Liliuokalani Bldg. 1390 Miller Street Honolulu, HI 96813
1972-73	Office Aide	Concentrated Employment Program of Honolulu 567 South King Street Honolulu, HI 96813

Personal Data:

Date of birth: July 21, 1953
Height: 5'5"
Weight: 114
Marital Status: Married

Number of dependents: 2
Health: Excellent
Hobbies: Animal raising, billiards, sports

References:

Mrs. Ruth Komatsu, Instructor
Manpower Development and Training
989 Dillingham Blvd.
Honolulu, Hawaii 96817

Mrs. Eleanor Yee, Instructor
Manpower Development and Training
989 Dillingham Blvd.
Honolulu, Hawaii 96817

Mrs. Maile Romans
Concentrated Employment Program of Honolulu
567 South King Street
Honolulu, Hawaii 96814

SAMPLE RESUMÉ

Edward L. Marshall
417 North King Street
Honolulu, HI 96817

Phone: 538-9180 (Residence)

Position Desired: Account Clerk

Educational Background:

Years	School	Location	Degrees Awards
1964-65	Farrington High	Honolulu, HI	-
April,1966	U.S. Army	Washington, D.C.	GED Diploma
April-June, 1966	Walter Reed Hospital	Washington, D.C.	Diploma
Nov-June, 1972-73	Manpower Training School	Honolulu, HI	Diploma

Work History:

Years	Description	Employer	No. of Emp. Supervised
Jan 66-Dec 67	Veterinarian Specialist (E-5)	U.S. Army	8
1970-71	Manager-Cashier	Diamond Que, Inc. 3553 Waialae Avenue Honolulu, HI 96817	4

Personal Data:

Date of Birth: May 15, 1945
Height: 5 feet, 6½ inches
Weight: 135 pounds
Marital Status: Single
Health: Excellent
Hobbies: Skin-diving, Billiards, and Reading

References:

Mr. Milton Abiahi, Manager
Capiton Cue
1122 Cane Street
Wahiawa, HI 96786

Mrs. Nina Enomoto, Instructor
Manpower Training
989 Dillingham Boulevard
Honolulu, HI 96817

Mrs. Martha Miller, Instructor
Manpower Training
989 Dillingham Boulevard
Honolulu, HI 96817

Questions *(Write all answers on a separate sheet of paper.)*

14. Which one of the following should not be included under "Personal Data"?

    a. birthdate
    b. height and weight
    c. person to contact in case of emergency
    d. health condition
    e. marital status

15. For references you should list

    a. anybody you know
    b. all previous employers, teachers, commanders, etc.
    c. only those people you worked with and who you know will say positive things about the kind of work you did in training or on previous jobs.

(Turn the page and check your answers.)

Answers 14. c - person to contact in case of emergency

15. c - only those people you worked with and who you know will say positive things about the kind of work you did in training or on previous jobs.

SOME IMPORTANT TIPS

Typewrite your resumé.

- Use standard size paper only
- Use good quality bond paper
- Make it neat. Careless erasures and misspelled words are inexcusable.
- Always send out original (or good machine-duplicated) copies. An original makes a far better impression than a carbon copy.
- Use "white space" to create an impression of neatness and orderliness. Sufficient spacing between all elements helps to create a clean, pleasing impression.
- Unless you have proven that you have a better idea, it is wisest to stick to a rather conventional, conservative layout with straight lines and nonerratic paragraphing, as in the samples provided.

Write and rewrite your resumé--it means a lot to you. The ideal end-product is a one-page resumé; use two pages only if you really need them. Condensing all those years of experience into one or two pages won't be easy. Write a first draft and rewrite it after a day or two. Take some time to think it over and rewrite it again. Try to edit it down to as close to one typewritten page as possible.

Emphasize your strong points. The resumé form described in this unit can be altered to suit your personal needs. If you want to emphasize your work experience, place that section before your educational background. Emphasize your top-level experience by describing it in more detail than the others.

Get help if you need it. Write it yourself, in your own words, but don't hesitate to ask for help if you need it. Ask a friend, a counselor, or a relative. Take it seriously.

Questions *(Write all answers on a separate sheet of paper.)*

16. Your resumé

a. must be typed
b. can be hand printed if you don't know how to type.

17. Which is true?

    a. You should send out original or neat carbon copies of your resumé.
    b. You should send out only original copies or good machine-duplicated copies.

18. Your resume

    a. should be written and rewritten.
    b. should be written only once.

19. Which is true?

    a. A good resumé follows the six steps outlined in this unit exactly.
    b. A good resumé follows the six steps outlined in this unit, making changes where necessary to emphasize strong points.

20. Which is true?

    a. If you need help in writing your resumé, you should ask a friend, counselor, or relative.
    b. Writing a resumé is like taking a test--you should not seek outside help.

(Turn the page and check your answers.)

SAMPLE RESUMÉ

Robert L. Williams
2920 South King Street
Room 607
Honolulu, Hawaii 96814

Phone (Residence): 947-1673
(Business): 846-1413

Position desired: Account Clerk

Educational background

Years	School	Location	Awards, Degrees
1957	Summer High	St. Louis, MO	Diploma
1961	Lincoln Univ.	Jefferson City, MO	
1964	Marquette Univ.	Milwaukee, WI	
1969	Drake Univ.	Des Moines, IA	BA
1970	USAFI (Admin)	Des Moines, IA	Certificate

Work History

Years	Description	Employer	No. of Empl. Supervised
1962	Administrative	US Government	15
1973	Supervisor	US Army	

Personal Data

Date of birth: April 29, 1943
Height: 5'10"
Weight: 185 pounds
Marital Status: Single
Health: Excellent
Hobbies: Baseball, football and tennis
Language: French

References

General Wilburn C. Weaver
Office Deputy Chief of Staff, CE
Building T-128
Fort Shafter, Hawaii 96558

Mrs. Ruth Komatsu, Instructor
Manpower Development & Training
989 Dillingham Blvd.
Honolulu, Hawaii 96817

Mrs. Eleanor Yee, Instructor
Manpower Development & Training
989 Dillingham Blvd.
Honolulu, Hawaii 96817

Answers

16. a - should be typed.
17. b - You should send out only original copies or good machine-duplicated copies.
18. a - should be written and rewritten.
19. b - A good resumé follows the six steps outlined in this unit, making changes where necessary to emphasize strong points.
20. a - If you need help in writing your resumé, you should ask a friend, counselor, or relative.

You have now completed the unit Writing a Resumé.

LEARNING ACTIVITY #2

View (on an individual screen if available) the film-strip, "Resume" G 614-11, from Job Survival Skills, SVE, Chicago.

Do Handout #1 (on a separate sheet of paper).

Read Handouts #2 and #3.

Do Handout #4 (on a separate sheet of paper) and turn it in to your teacher.

Read Handout #5 and follow directions-- turn in your paper to your teacher.

EXPLANATION OF HANDOUTS --

Handout #1 will help you to gather personal information needed for your resume.

Handouts #2 and #3 are sample resumes which show 2 possible forms you might use when writing your own resume. Note on Handout #3 that when there is no work history, just omit that section.

Handout #4 gives you an opportunity to begin your rough-draft copy.

Handout #5 is a sample of what NOT to do!!

Things You Can Do

Name

Date

Chapter

A résumé should organize the important facts about you. In the space provided below, write the information needed to prepare a job résumé. Refer to the text discussion for suggestions about how to complete the information.

a. Personal information

Full name

Complete address

Telephone number (including area code)

Social security number

Day, month, and year of birth

Age

Birthplace

Height

Weight

Marital status and number of children

b. Position applying for

Title of position in which you are interested

c. Education

List all schools you have attended, with the last one first. List dates of attendance, diplomas or certificates received, and graduation or expected graduation date. Also list any special programs or courses completed, as well as any honors or awards you received.

d. Skills

Identify any skills you have and any machines you can operate.

e. Activities and interests

List in-school and out-of-school activities in which you have participated. Also list any special interests or hobbies. __________

f. Work experience

List any work experience you have, including the name of the company, its address, your job duties, and dates of employment. __________

g. References

List the full names, occupations, and complete addresses of three persons who have agreed to serve as references for you.

Name and title __________
Address __________

Name and title __________
Address __________

Name and title __________
Address __________

From: GETTING THE JOB, R. Lynch

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Handout #2 HOW TO PREPARE A RESUME

One way to get an employer to know you is through a resume. This is a short, but full description of yourself. It gives an employer information about you that he might want to know. It helps introduce you to him or her.

The following is a sample resume:

Rebecca Hooks
1100 N.W. 45th Ave.
Anywhere, U.S.A. 34567
Telephone: (615) 654-7434

POSITION DESIRED: Youth Counselor

PERSONAL INFORMATION:
Birthdate: 6/9/57
Marital Status: Single
Height: 5'9"
Weight: 130 pounds
Health: Excellent

WORK HISTORY:

Winter and Spring '74:
1. Assisted at local grocery store. Duties included stocking shelves, cleaning, and waiting on customers.

Summer 1973:
2. Counselor for Crippled Children. Assisted in recreation, food, and bedtime chores of 15 wheelchair bound teenagers.

EDUCATION: Presently in 12th grade. Classes include Distributive Education and membership in DECA. Won 3 contests for selling in DECA, elected representative for state conference.

HOBBIES, INTERESTS: Reading, tennis, swimming, writing, cheerleading (3 years on cheerleading team).

SPECIAL SKILLS: Typing gymnastics, writing ideas.

CAREER GOALS: Would like to work with children in a helping role. Desire college after period of traveling.

REFERENCES:
Mr. John Smith, Instructor
Peabody High School
Anywhere, U.S.A. 34567

Mrs. Eunice Jones, General Store Manager
650 S.E. 1st Street
Anywhere, U.S.A. 34567

From: ME AND JOBS, Hooker and Fleming

RÉSUMÉ

BILLIE MAY JONES
1317 Fifth Street, Apt. 218
Jackson, Mississippi 24612
Telephone: 213-729-8516 (Neighbor's)
Social Security Number: 513-78-2132

PERSONAL INFORMATION

Birth date: January 23, 19—
Age: 17
Birthplace: Jackson, Mississippi
Height: 5 feet, 7 inches
Weight: 138 pounds
Marital status: Single

** Note: Billie May has never worked, so Work History section is not included...

POSITION APPLYING FOR

Work in a zoo

EDUCATION

Attended Herbert Hoover High School, Jackson, Mississippi, from September 19— to present; enrolled in agricultural education classes; anticipate graduating in June 19—.

Attended several elementary and junior high schools in Jackson, Mississippi, from August 19— to May 19—.

SKILLS

Training in various aspects of the care of animals

ACTIVITIES AND INTERESTS

Enjoy all work with animals

Participate in the following youth organizations at school: Future Farmers of America (currently parliamentarian), Biology Club, Conservationist Club

Member of Shallow Creek 4-H Club and Christian Youth Fellowship

REFERENCES

Mr. Jim Cosby, agricultural education instructor, Herbert Hoover High School, Jackson, Mississippi 24612

Dr. Muriel Jackson, physician, Medical Clinic, 205 North Avenue, Jackson, Mississippi 24612

Mrs. Donna King, homemaker (neighbor), 319 Fifth Street, Jackson, Mississippi 24612

MY RESUME

Prepare your own resume, using this form and using the sample resume.

NAME:

ADDRESS:

TELEPHONE:

POSITION DESIRED

PERSONAL INFORMATION:

WORK HISTORY:

EDUCATION:

HOBBIES, INTERESTS:

SPECIAL SKILLS:

CAREER GOALS:

REFERENCES:

From: ME AND JOBS, Hooker and Fleming

Handout #5

As a prospective employer, you received the following resume; would you hire Jean on the basis of this resume--? Why or why not? Give your reasons for your answer by listing every error or example.

Jean Nemisis
Honolulu, Hawaii
521-7678, 96817
1089 Liliha St.

Born on Monday, July 3, 1960
Never been married--I weigh too much, 150 pounds and am only 5'2" tall, and sometimes I have bad asthma problems, but I take pills to keep it under control.

During the summer of 1976, I worked at McDonald's as a counter girl an quit when school started in September, 'cause the hours wer too late, besides the job was junk anyway.

Summer of 1977, I worked at Holiday Mart in the toy department--man, working the cash register was fun--I liked that. I worked all through the summer and just now quit.

I want to work now as a clerk/typist 'cause I took lots of typing and really like that, besides that, I can file really GOOD my teacher says. I graduated McKinley High School this spring.

Mrs. Edralin said she would tell you how good I can type if you want to call her and Mr. Kadokami said he would tell you about me, too.

Thanks for reading this--I WANT WORK!!!

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Learning Activity #3**

Write a resume for yourself--make it accurate and without error.

Turn in your completed resume to your teacher.

**Upon satisfactory completion of this Learning Activity, and your teacher's acceptance, you have successfully completed this project.

See teacher's check list on page 15.

TEACHER'S CHECK LIST FOR LEARNING ACTIVITY #3

This resume:

	Yes	No
1. Is neatly done		
2. Has accurate and complete personal information		
3. Gives factual educational background		
4. Lists previous work history (if any)		
5. Gives 3 non-related references with correct addresses and phone numbers		
6. Is acceptable by my teacher (teacher's initials)		

REFERENCES

Getting the Job, Richard L. Lynch, Gregg Division McGraw-Hill Book Company, New York.

INDIVIDUALIZED RELATED INSTRUCTION for Entering the World of Work, Grady Kimbrell and Ben S. Vineyard, Ed. D., A McKnight Career Publications.

ME AND JOBS, Dennis Hooker and Almut Fleming, Educational Design, Inc., New York.

Writing Resumes, Manpower Training, University of Hawaii Community Colleges.

RWC
(RECORD AND WRITE CHECKS)

OBJECTIVES

Maintains a check register or stub, and writes checks correctly.

PREREQUISITES

Completes previous LAP, "OCA--Opening a Checking Account"

Adds and subtracts money amounts of several digits when listed vertically and using columns.

Prepared by

Esther Nakata
Kapaa High and Intermediate School
Kapaa, HI 96746

NOTE TO THE LEARNING MANAGER

This LAP was prepared for a high school, General Business Class (Gr. 9-12). The information is based on General Business for Economic Understanding, Eleventh Edition, By DeBrum, Haines, Malsbary, Daughtrey, and information provided by Mr. David Wagner of Central Pacific Bank, Honolulu.

Emphasis should be placed on keeping an accurate record of deposits made and checks written. The number of overdrawn checks has been increasing in recent years. Many accounts are overdrawn due to insufficient funds caused by poor recordkeeping habits and ignorance. Banks charge between $5 and $15 for each overdrawn check. In order to save embarrassment, besides the monetary charge, it is important to keep the check stub or register balance current.

Analysis of Pre-Assessment

PROBLEM A:	Differences between check stub and check register.
PROBLEM B:	Keeps record of transactions on check stub or register; knows when to use the various checks (business, personal, counter) and writes checks; identifies and uses account number. (Prerequisites: addition; subtraction)
PROBLEM C:	Selects the correct check and completes it.

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INTRODUCTION

These people have been informed they have overdrawn their checking accounts. They have come to the bank.

"How can this be! I have enough money in my account." "No, that check was for $25, not $125." Someone had added $100 to the first person's check.

"How come you charging me $5? I get money in tha bank! See the paper you sen me yesterday? It say I get money." This person doesn't keep a check register or stub, recording the current balance. The bank statement is not up-to-date. Seven checks have been written by the account holder which had not been paid at the time of the statement.

"But I still have $26 in my account." "Oh...I forgot to record that one." The third person forgot to record a check immediately.

To prevent such embarrassing moments, you need to know more about a checking account than just signing a signature card and making out a deposit slip. You need to keep a record of what you have spent. Keep a record on a check register or stub as you write checks in order to keep a current (up-to-date) balance. Too often accounts are overdrawn (check written for more money than is held in the account by the bank) because records are inaccurate.

During your lifetime you will probably write thousands of checks since statistics show that 9 out of 10 payments are completed with checks.

You need to write checks carefully. Amounts may be altered (changed), and the bank will deduct (take out) a different amount from your account.

LAP STRUCTURE AND USE

ORGANIZATION

This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and two learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and subobjectives (or enabling objectives). The learning experience has activities to help you accomplish the objectives. The first learning experience is designed to make you aware of the two forms used to keep a checkbook record and how to keep this record current. The second learning experience will help in writing a check correctly.

OBJECTIVES

This LAP includes the following objectives:

Terminal Objective: Maintains a check register or stub, and writes checks correctly.

Enabling Objective #1: Knows difference between check register and check stub. (Learning Experience #1)

Enabling Objective #2: Fills in check register (stub) and keeps accurate checkbook balance which is also current. (Learning Experience #2)

Enabling Objective #3: Writes checks correctly. (Learning Experience #3)

PROCEDURE

After reading the "Introduction," p. 1, and the objectives listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in RWC.

If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on the following page. Check your answers with your instructor. If you pass the Pre-Assessment, your instructor will direct you to your next activity.

If you do not take the Pre-Assessment or do not meet the criteria on the Pre-Assessment, turn to page 4 and begin work on the LAP.

TERMINOLOGY

Account Number:	The number given to an account by the bank.
Check:	An order written by the depositor telling the bank to pay an amount of money to the bearer.
Checkbook:	A supply of bound blank checks and check stubs or check register.
Check Register:	A separate form on which the depositor keeps a record of deposits and checks.
Check Stub:	The smaller portion of a check on which deposits and checks are recorded.
Drawer:	Person who signs a check.
Forgery:	Signing another person's name without his authority.
Overdrawing:	Writing checks for more money than you have in the bank.
Payee:	Person to whom the check is written.
Postdated Check:	Check on which the date is later than the day on which the check is written.
Raised Check:	Check which has been dishonestly increased.
Stopping Payment:	Instructing the bank not to make payment on a certain check.

PRE-ASSESSMENT

Use the forms provided on the Answer Sheet for the following problems.

PROBLEM A: Give two (2) differences between a check stub and a check register.

PROBLEM B: Manu Kim has $246.49 in his checking account. In a period of two (2) weeks the following transactions take place. Write his checks and keep his record on the check register.

1. Check No. 46 was written on November 8, 19--, to Wailua Towers for $150.00, his share of the month's rent.
2. On November 10, 19--, he purchased groceries at Super Saver in the amount of $27.41.
3. Manu receives his pay check for $157.54 on November 15. He keeps $20 for spending money.
4. He writes a check to Aloha Wear for $29.11 when he purchased a shirt on November 16.
5. On November 17, while in Kapaa, he remembers his parents have an anniversary on the 20th of this month. He goes to the bank only to discover he does not have a check on him. He is, however, allowed to write a check for $25.
6. Manu purchases groceries and household items for $15.24 at Super Saver on November 18.

PROBLEM C: You are the accountant of Kamaina Builders where Manu Kim is employed. Complete his pay check of November 15 from Problem B above.

PRE-ASSESSMENT ANSWER SHEET

PROBLEM A: ____

____

____

____

____

PROBLEM B: Choose the forms you should use for the transactions in this problem.

VOID

No.__________ 59-157/1213

__________ 19____

PAY TO THE ORDER OF____ $__________

____ DOLLARS

cpb
Central Pacific Bank
HAWAII

____

⑆1213⑉0157⑆

VOID

No.__________ 59-157/1213

__________ 19____

PAY TO THE ORDER OF____ $__________

____ DOLLARS

cpb
Central Pacific Bank
HAWAII

____

⑆1213⑉0157⑆ 328

VOID

No.____________ 59-157/1213

____________ 19____

PAY TO THE ORDER OF____________ $________

____________ DOLLARS

cpb
Central Pacific Bank
HAWAII

____

⑆1213-0157⑆

VOID

No.____________ 59-157/1213

____________ 19____

PAY TO THE ORDER OF____________ $________

____________ DOLLARS

cpb
Central Pacific Bank
HAWAII

____

⑆1213-0157⑆

VOID

No.____________ 59-157/1213

____________ 19____

PAY TO THE ORDER OF____________ $________

____________ DOLLARS

cpb
Central Pacific Bank
HAWAII

____

⑆1213-0157⑆

329

No. ________ $ ________

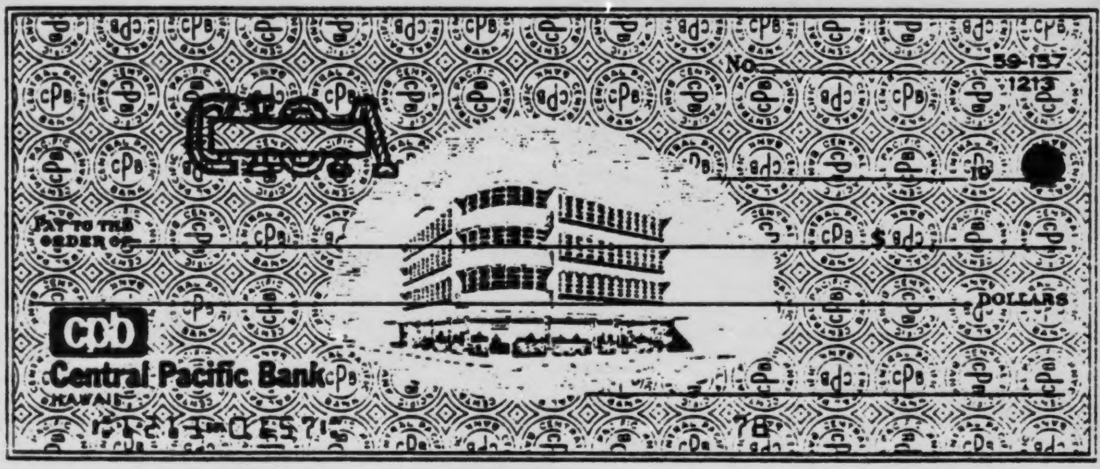
________ 19____

To ________

For ________

	DOLLARS	CENTS
Bal. Brot Forw'd		
Amt Deposited		
" "		
Total ________		
Bal. Car'd Forw'd		

NOTICE PLEASE MAKE NO ALTERATION OR CHANGE ON ANY CHECK. WRITE NEW CHECK IF ERROR IS MADE.



No. ________ 59-157/1213

________ 19____

PAY TO THE ORDER OF ________ $ ________

________ DOLLARS

cpb
Central Pacific Bank
HAWAII

78

No. ________ $ ________

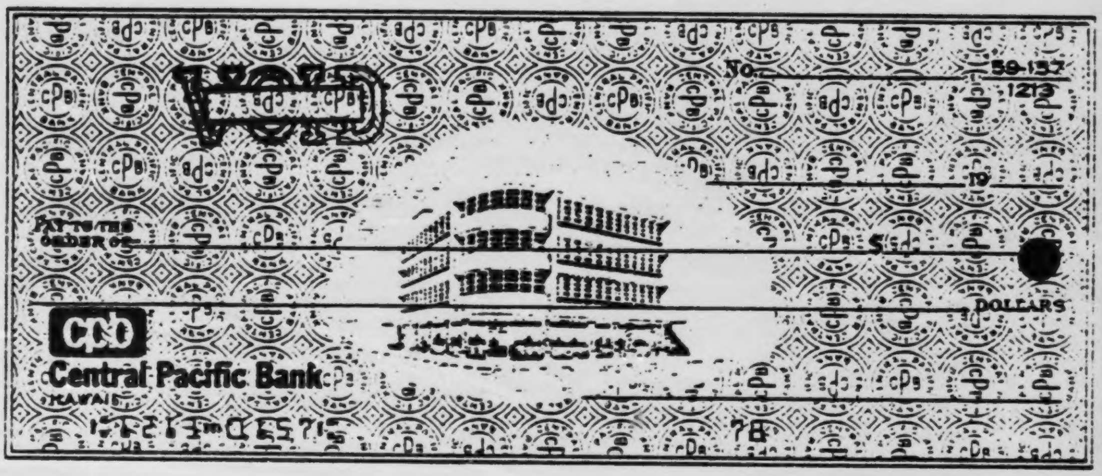
________ 19____

____

For ________

	DOLLARS	CENTS
Bal. Brot Forw'd		
Amt Deposited		
" "		
Total		
Amt This Check		
Bal. Car'd Forw'd		

PLEASE MAKE NO ALTERATION OR CHANGE ON ANY CHECK. WRITE NEW CHECK IF ERROR IS MADE.



VOID

No. ________ 59-157/1213

________ 19____

PAY TO THE ORDER OF ________ $ ________

________ DOLLARS

cpb
Central Pacific Bank
HAWAII

78

No. ________ $ ________

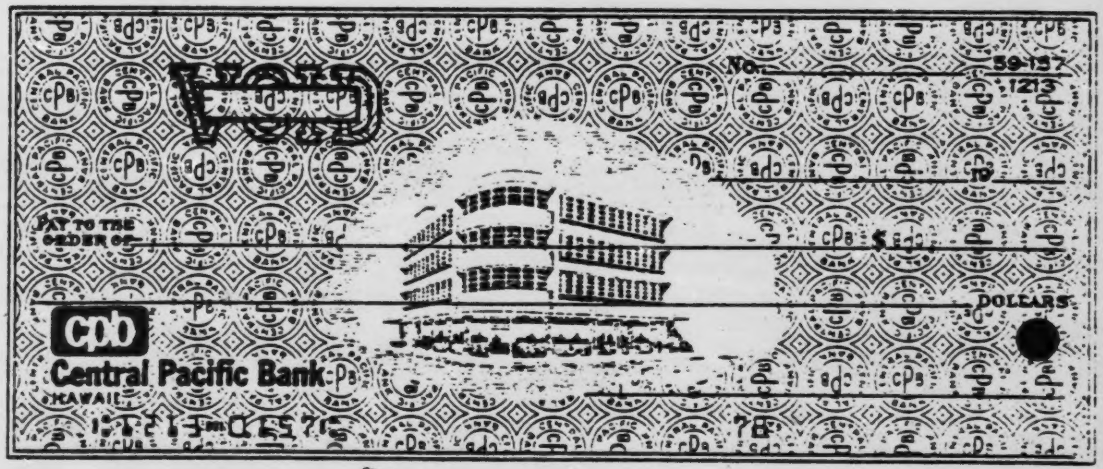
________ 19____

To ________

For ________

	DOLLARS	CENTS
Bal. Brot Forw'd		
Amt Deposited		
" "		
Total		
Amt This Check		
Bal. Car'd Forw'd		

NOTICE PLEASE MAKE NO ALTERATION OR CHANGE ON ANY CHECK. WRITE NEW CHECK IF ERROR IS MADE.



VOID

No. ________ 59-157/1213

________ 19____

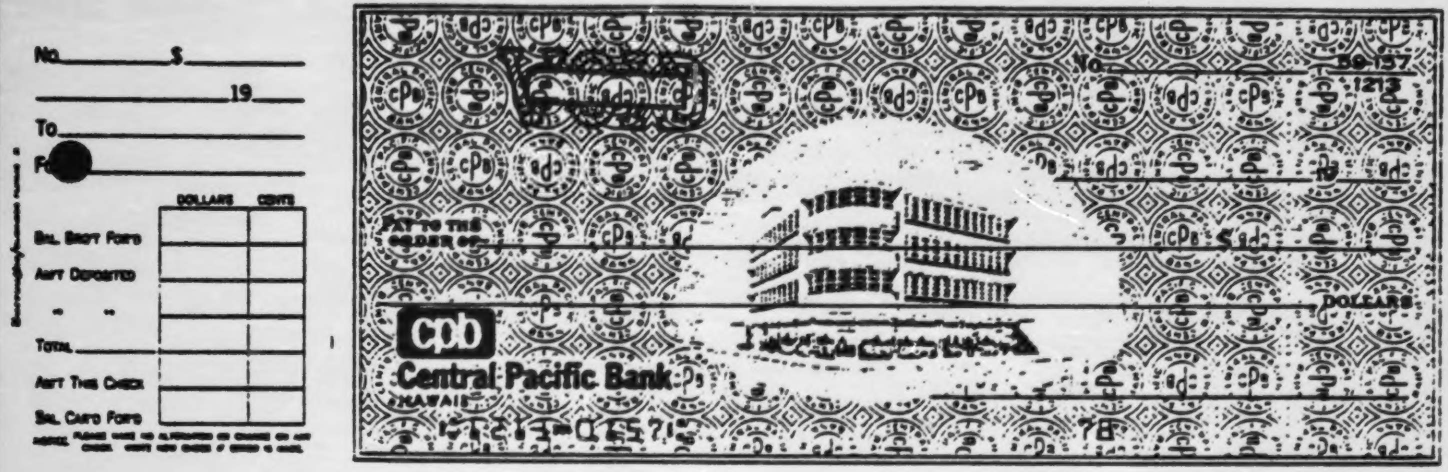
PAY TO THE ORDER OF ________ $ ________

________ DOLLARS

cpb
Central Pacific Bank
HAWAII

78

330



No.________ $________

____________ 19____

To____________

For____________

	DOLLARS	CENTS
BAL. BRO'T FOR'D		
AM'T DEPOSITED		
" "		
TOTAL		
AM'T THIS CHECK		
BAL. CAR'D FOR'D		

VOID

No.________ 59-157/1213

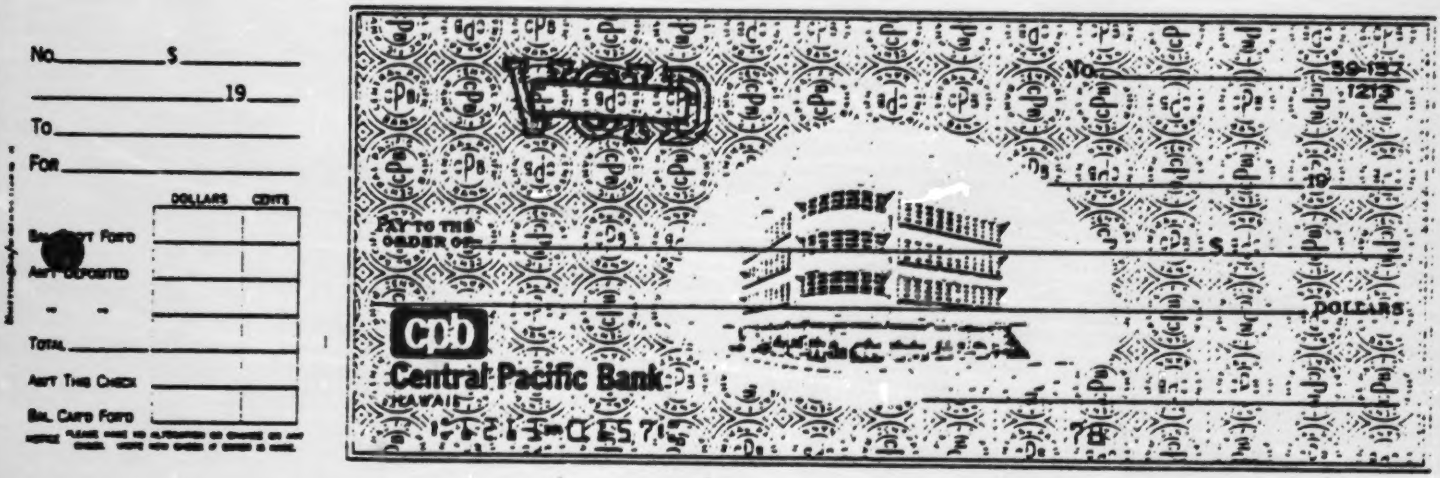
____________ 19____

PAY TO THE ORDER OF____________ $________

____________ DOLLARS

cpb
Central Pacific Bank
HAWAII

⑆1213⑈0157⑆ 78



No.________ $________

____________ 19____

To____________

For____________

	DOLLARS	CENTS
BAL. BRO'T FOR'D		
AM'T DEPOSITED		
" "		
TOTAL		
AM'T THIS CHECK		
BAL. CAR'D FOR'D		

VOID

No.________ 59-157/1213

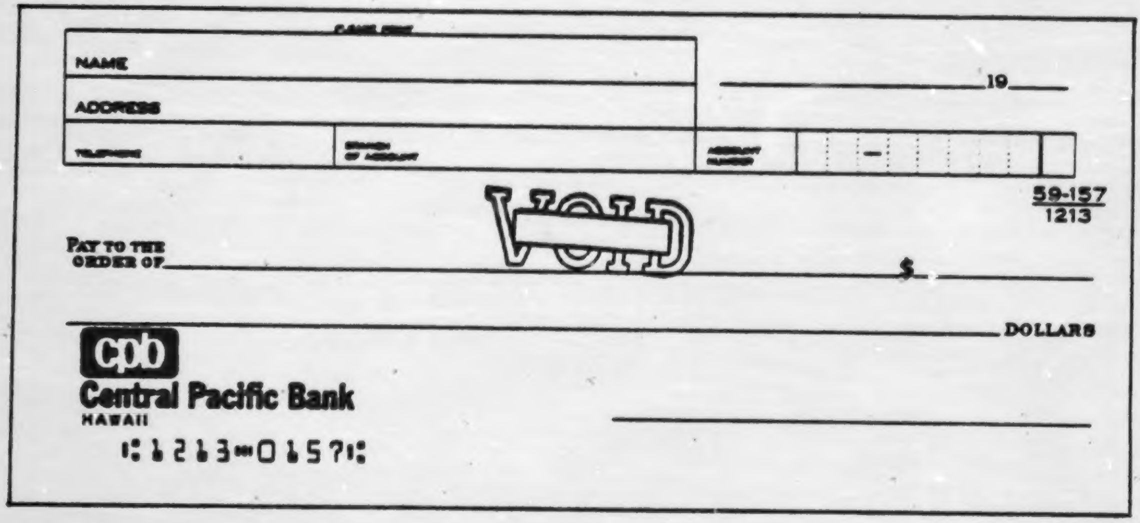
____________ 19____

PAY TO THE ORDER OF____________ $________

____________ DOLLARS

cpb
Central Pacific Bank
HAWAII

⑆1213⑈0157⑆ 78



NAME

ADDRESS

TELEPHONE | BRANCH OF ACCOUNT | ACCOUNT NUMBER

____________ 19____

VOID

59-157/1213

PAY TO THE ORDER OF____________ $________

____________ DOLLARS

cpb
Central Pacific Bank
HAWAII

⑆1213⑈0157⑆

PLEASE PRINT

NAME

ADDRESS

TELEPHONE

BRANCH OF ACCOUNT

ACCOUNT NUMBER

—

19

59-157
1213

PAY TO THE ORDER OF $

DOLLARS

cpb
Central Pacific Bank
HAWAII

⑆1213⑈0157⑆

VOID

PLEASE PRINT

NAME

ADDRESS

TELEPHONE

BRANCH OF ACCOUNT

ACCOUNT NUMBER

—

19

59-157
1213

PAY TO THE ORDER OF $

DOLLARS

cpb
Central Pacific Bank
HAWAII

⑆1213⑈0157⑆

VOID

PLEASE PRINT

NAME

ADDRESS

TELEPHONE

BRANCH OF ACCOUNT

ACCOUNT NUMBER

—

19

59-157
1213

PAY TO THE ORDER OF $

DOLLARS

cpb
Central Pacific Bank
HAWAII

⑆1213⑈0157⑆

VOID

PLEASE PRINT

NAME

ADDRESS

TELEPHONE | BRANCH OF ACCOUNT | ACCOUNT NUMBER ☐☐☐–☐☐☐☐☐☐ ☐

______________ 19____

59-157
1213

PAY TO THE
ORDER OF______________________________________ $__________

____ DOLLARS

cpb
Central Pacific Bank
HAWAII

VOID

⑆1213⑉0157⑆

DEPOSIT RECORD

NAME

ADDRESS

ACCOUNT NUMBER

NOTICE

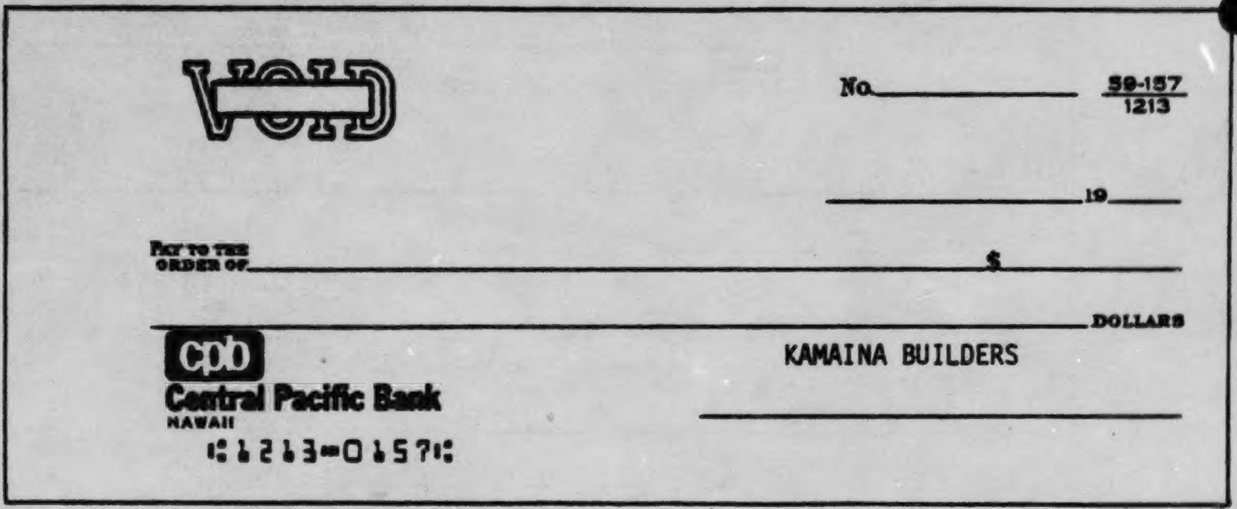
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE RULES AND REGULATIONS OF THIS BANK

VOID

CHECK NO.	DATE	CHECK ISSUED TO	AMOUNT OF CHECK		✓	DATE OF DEP	AMOUNT OF DEPOSIT		BALANCE	

VOID

PROBLEM C: Choose the form which would be used by a business firm.



VOID

No.__________ 59-157/1213

__________ 19____

PAY TO THE ORDER OF__________ $________

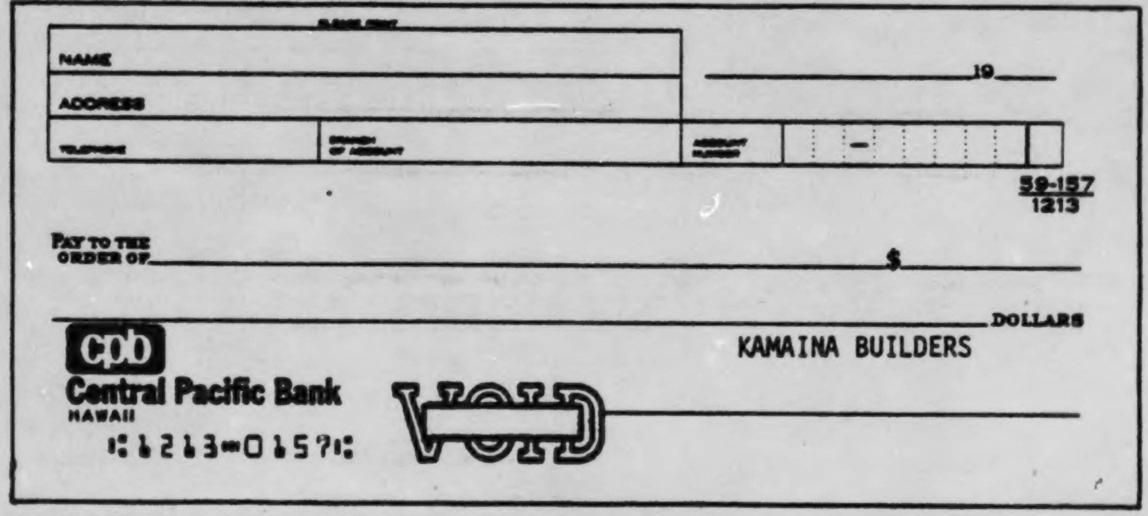
__________ DOLLARS

cpb
Central Pacific Bank
HAWAII

KAMAINA BUILDERS

____

⑆1213⑈0157⑆



NAME

ADDRESS

__________ 19____

59-157/1213

PAY TO THE ORDER OF__________ $________

__________ DOLLARS

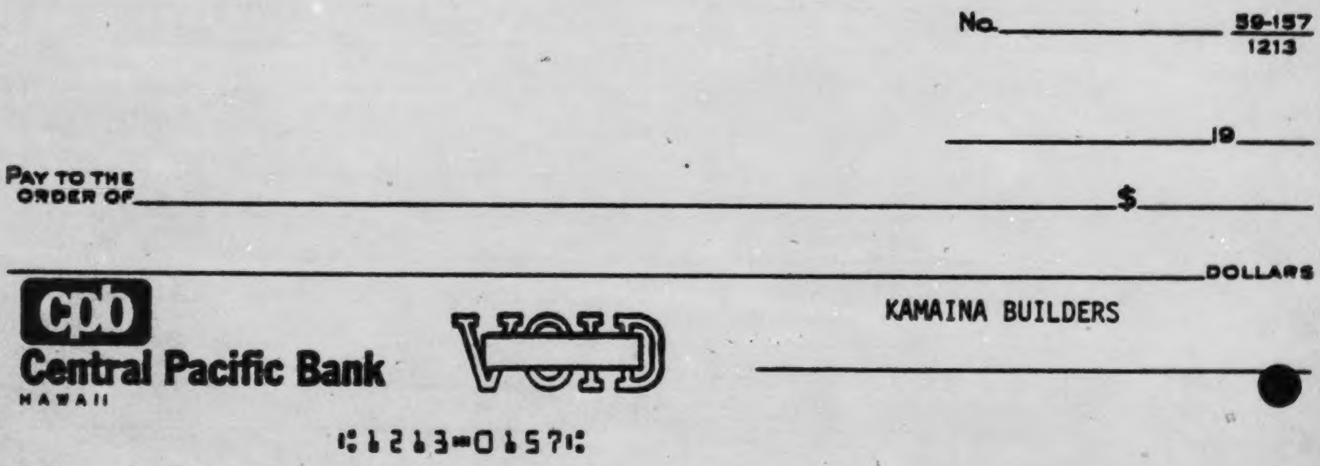
cpb
Central Pacific Bank
HAWAII

KAMAINA BUILDERS

VOID

____

⑆1213⑈0157⑆



No.__________ 59-157/1213

__________ 19____

PAY TO THE ORDER OF__________ $________

__________ DOLLARS

cpb
Central Pacific Bank
HAWAII

VOID

KAMAINA BUILDERS

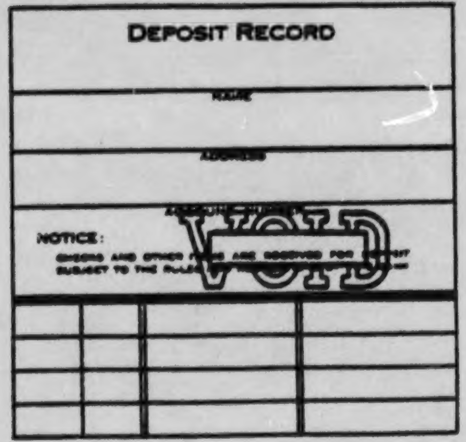
____

⑆1213⑈0157⑆

LEARNING EXPERIENCE #1

Check Register vs Check Stub

First of all, the check register and the check stub are forms provided by the bank which are used by the account holder to do the same thing--a form for the keeping of your account record. It shows the amount put into your account (deposit) and the amount which is taken out (amount of check). It tells you to whom the check was written and for what reason. It also is numbered and gives the date on which it was written. It is a form which should be completed before a check is written.



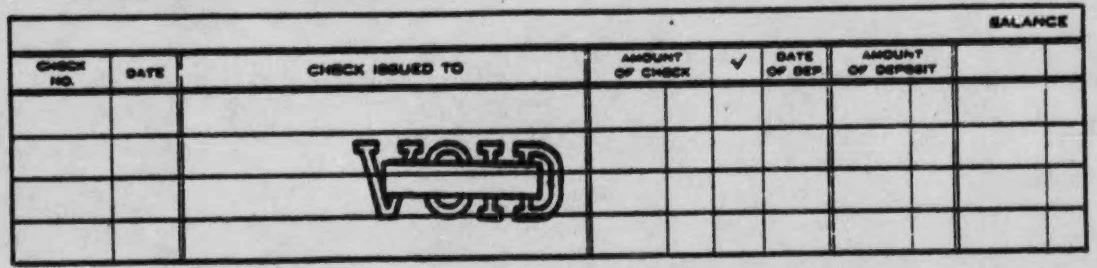
DEPOSIT RECORD

NAME

ADDRESS

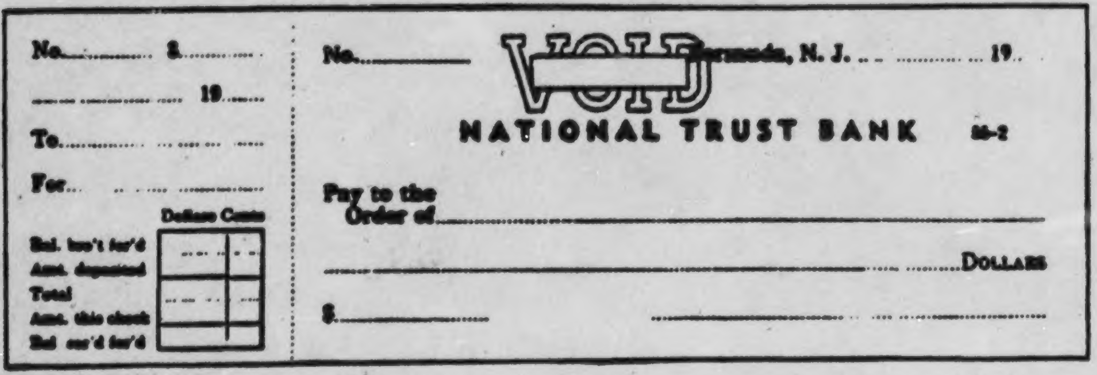
NOTICE:
CHECKS AND OTHER [illegible] ARE RECEIVED FOR [illegible] SUBJECT TO THE [illegible]

The check register is not attached to the check. It is a booklet which is put into your check holder, just as your checks are put into it. It consists of two parts.



CHECK NO.	DATE	CHECK ISSUED TO	AMOUNT OF CHECK	✓	DATE OF DEP	AMOUNT OF DEPOSIT	BALANCE

The check stub is the portion to the left of a check. It ends at the perforation. See the sample below.



No. .... $ ....

.... 19 ......

To ....

For ....

	Dollars	Cents
Bal. bro't for'd		
Amt. deposited		
Total		
Amt. this check		
Bal. car'd for'd		

No. .... ermuda, N. J. .... 19 ..

NATIONAL TRUST BANK 55-2

Pay to the Order of ....

.... DOLLARS

$ ....

Give two differences between a check stub and a check register.

____

____

____

____

336

LEARNING EXPERIENCE #2

Completing the Check Stub (Register)

The check register includes two sections. The first is a Deposit Record where all deposits are listed. The first two columns are used for the month and day, the third is for the source, the fourth and fifth are for the amount (dollars and cents).

The second section is a complete record of all transactions. The column headings are self-explanatory with two exceptions. The check mark column (✓) is used when you reconcile your bank statement. The Balance column is where your current balance is recorded (after any additions or subtractions). Follow the steps for filling out a check stub. Basically, they are the same.

As you go through the steps for recording deposits, checks and balances look at the samples of the check stub and check register on the next page.

1. Carefully record (a) the check number, (b) amount of the check, (c) date, (d) to whom the check was written, and (e) reason for writing the check (optional).

2. Bring the balance from the bottom of the previous stub to the "Bal. bro't for'd" (balance brought forward) line. If the account was just opened, you would not have a balance to bring forward and would list your amount of opening deposit.

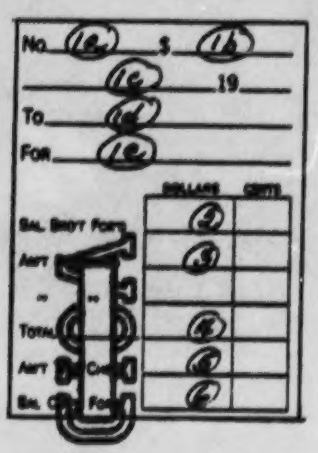
3. When a deposit is made, record the amount in the money columns of "Amt. deposited".

4. Add the balance brought forward (if any) and the deposit(s). Record your answer on the "Total" line.

5. Write in the amount for which the check is being written on the line labelled "Amt. this check". This amount should be the same as the amount listed in (b) above and the same as the amount on the check.

6. Subtract the amount of the check from the total on the line above. Put the answer on the "Bal. car'd for'd" (balance carried forward) line.

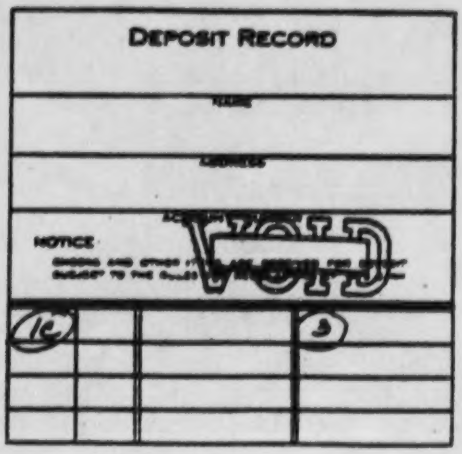
The numbers on the check stub below correspond with the steps given on the previous page.



No. 1a $ 1b
1c 19
To 1d
For 1e

	DOLLARS	CENTS
BAL. BRO'T FORW'D	2	
AMT	3	
TOTAL	4	
AMT	5	
BAL.	6	

The numbers on the check register below correspond with the steps given on the previous page.



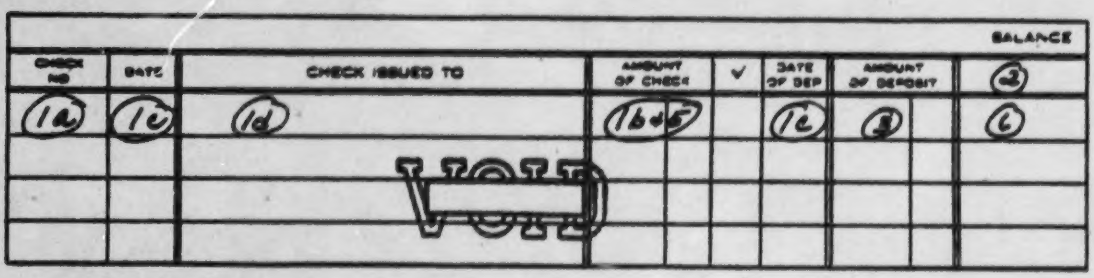
DEPOSIT RECORD

NAME

ADDRESS

NOTICE

1c			3

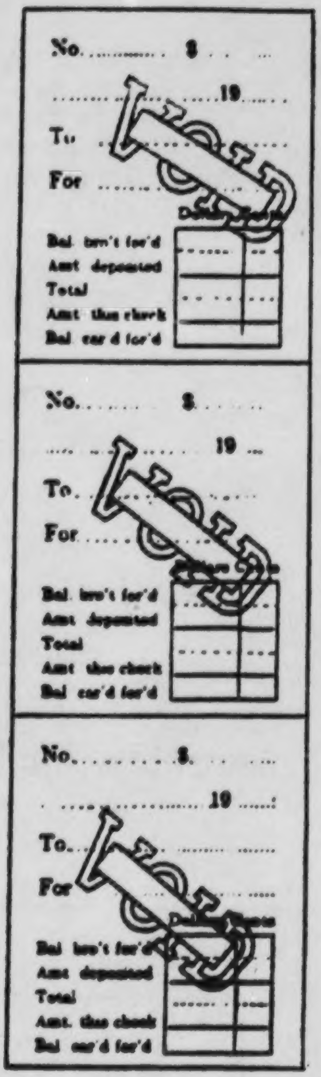


CHECK NO	DATE	CHECK ISSUED TO	AMOUNT OF CHECK	✓	DATE OF DEP	AMOUNT OF DEPOSIT	BALANCE 2
1a	1c	1d	1b+5		1c	3	6

WORKSHEET #1

Record the following situations on the check stubs provided.

1. Opened account with a deposit totaling $189.76 on September 14, 19--.
2. Check No. 1 was written to Menehune Sweets for two (2) cans of macadamia nuts for $7.68, on September 17, 19--.
3. On September 25, 19--, you purchase a black and white television for $119.88, at Ben's Appliance.
4. Your second pay check was deposited on September 30, 19--. The check was for $189.76, but you kept $20 in cash.
5. At Tropical Clothing you purchased $47.28 worth of clothing. You write a check for it on October 2, 19--.

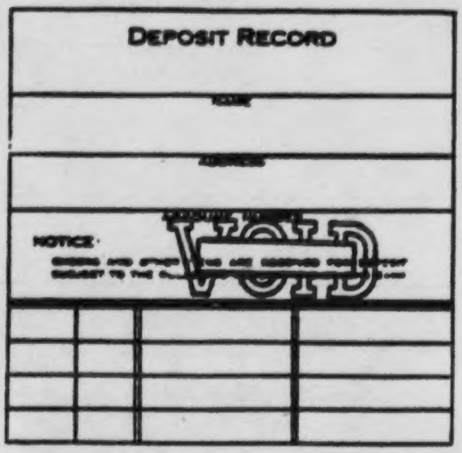


No. .... $ ....
.... 19 ......
To ....
For ....
Dollars Cents
Bal. bro't for'd
Amt deposited
Total
Amt this check
Bal car'd for'd

No. .... $ ....
.... 19 ......
To ....
For ....
Dollars Cents
Bal. bro't for'd
Amt deposited
Total
Amt this check
Bal car'd for'd

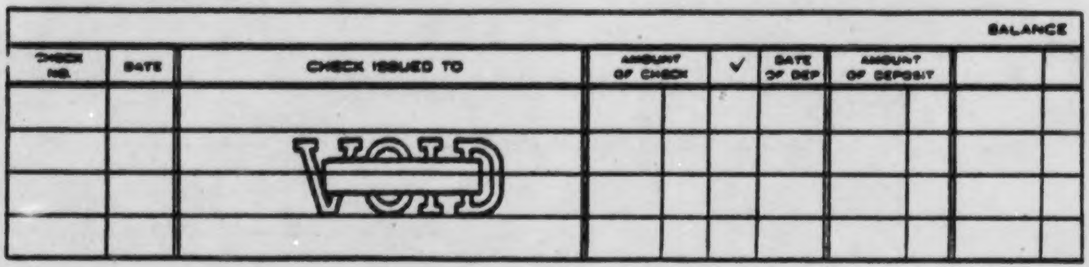
No. .... $ ....
.... 19 ......
To ....
For ....
Dollars Cents
Bal. bro't for'd
Amt deposited
Total
Amt this check
Bal car'd for'd

Record the transactions given above on a Check Register which is shown below.



DEPOSIT RECORD

NOTICE:



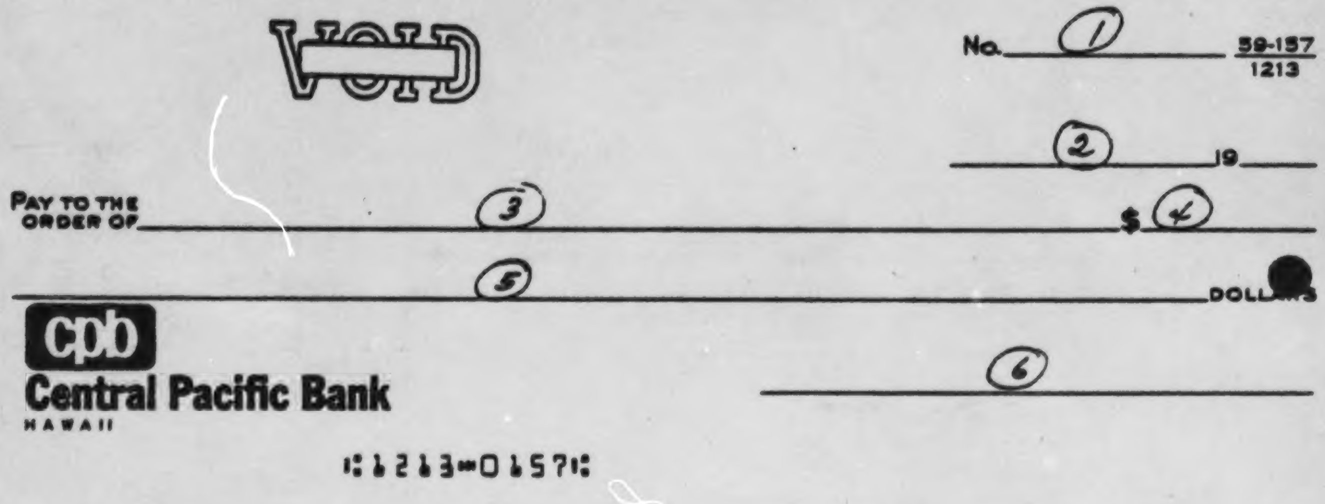
									BALANCE	
CHECK NO.	DATE	CHECK ISSUED TO	AMOUNT OF CHECK		✓	DATE OF DEP	AMOUNT OF DEPOSIT			

LEARNING EXPERIENCE #3

Writing a Check

It is important in our society to have the ability to write checks although many say we are headed toward a "checkless" society. It is safer to carry a check instead of cash daily. Checks provide a record of payment which is uniform and easy to use, especially when we prepare our income taxes.

The illustration of the check from Central Pacific Bank is a business check. Compare it with the personal size check below. The basic difference is in size, the personal check being smaller.



VOID

No. ① 59-157/1213

② 19

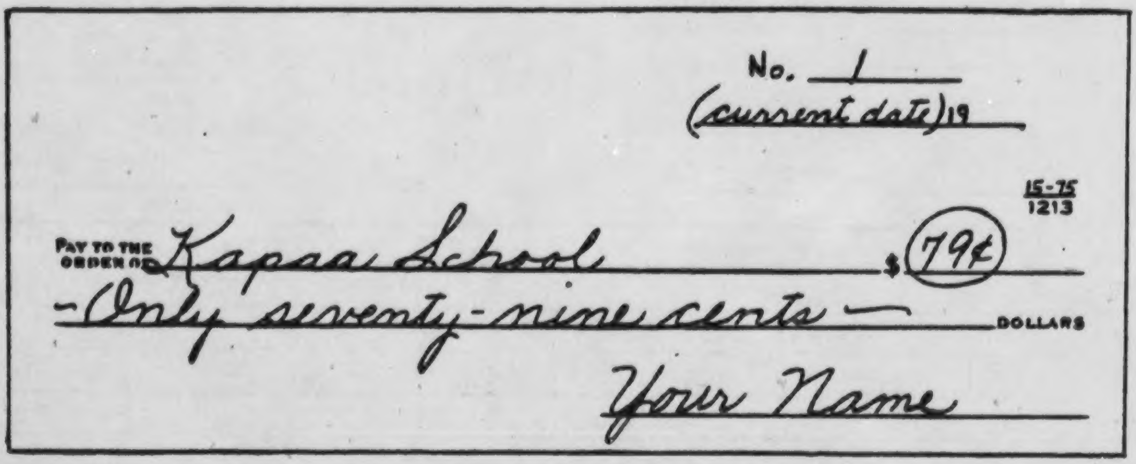
PAY TO THE ORDER OF ③ $ ④

⑤ DOLLARS

cpb
Central Pacific Bank
HAWAII

⑥

⑆1213⑉0157⑆



No. 1

(current date) 19

15-75/1213

PAY TO THE ORDER OF Kapaa School $ 79¢

-Only seventy-nine cents- DOLLARS

Your Name

Look at the checks as you go through these steps:

1. No.: To keep records accurate, a check is assigned a number. Many times the number is preprinted on a check. Once the number is used, even when voided, the same number is not repeated. When the check is unnumbered, fill in the number which is assigned to that particular check.

2. Date: The date line may be identified by a line which is broken with "19". The month and day go before "19", and the last two digits of the year follow the "19".

   Sometimes we write a postdated check which is one on which the date given is later than the date on which the check is written. This is a bad business practice because you may, for one reason or another, be unable to make the anticipated deposit.

3. Pay to the order of: On this line you will write in the name of the person or company to whom you are making the payment. This is the payee, the person or company who will receive the money when the check is cashed.

4. $: Using Arabic numerals, place the amount of the check after the dollar sign. Be careful to write legibly, placing the first number close to the dollar sign so that it would not be possible to enter another in front of the first number. Also, place the decimal in the correct place. If the decimal is incorrectly placed, the amount of the check changes. The third caution is to never leave this line blank.

5. Before Dollars: Spell out the amount of the check, using words for the dollar amount and a fraction for the cents which is a portion of a dollar. For instance, for $18.79, you would write, "Eighteen and 79/100". Use the space preceding and following the written amount. This will prevent the amount from being altered.

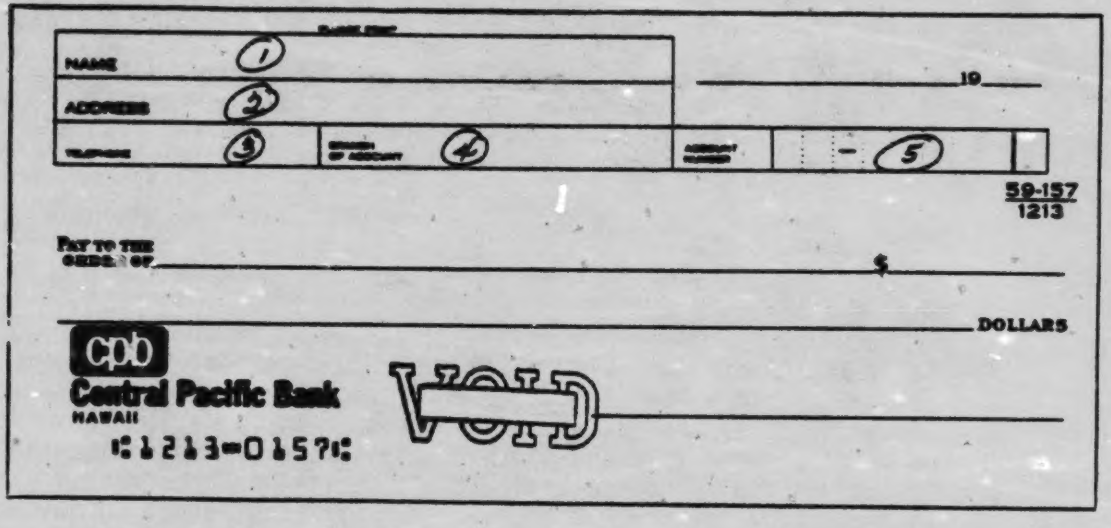
   When a check has been dishonestly altered by an increase in the amount, it is called a raised check.

   Notice the personal check on the previous page. Checks are rarely written for amounts less than one dollar. Should you need to write such a check, use the cents sign (¢) and spell the cents out in words, with the word "only"--"Only seventy nine cents."

   Never leave this line blank when writing a check. The amount in Arabic and written out must be the same, and be easily read. If the amounts disagree, the written amount will be used.

6. Sign your name as you sign the signature card. You are called the drawer. Should a person sign your name when not authorized, the signature is a forgery.

There are a few more things of which you should be aware when handling a checking account. 1) Checks may be written on anything, although bank forms are preferable. 2) Tear up all checks on which you make errors. Do not erase or retrace. 3) Write "void" across checks before tearing them up. Record the number and write "void" on the stub so that you will have a record of what had occurred to the check. 4) The bank has a form for you to use if you lose a check and would not like to have the bank cash it. This is called the stop-payment form.



NAME ①

ADDRESS ②

③ ④ ⑤

19____

59-157
1213

PAY TO THE ORDER OF ____ $____

____ DOLLARS

cpb
Central Pacific Bank
HAWAII
⑆1213⑉0157⑆

VOID

Above is a counter check. This check is used when your check is not available and you need to write a check. When completing a counter check, you will need to provide additional information.

1. Name: PRINT the name under which the account is recorded (you).
2. Address: PRINT the address of the account holder (you).
3. Telephone: Give the telephone number of the account holder (you).
4. Branch of Account: Give the location of the branch at which the account is held.
5. Account Number: Your account was given a number when it was opened.

Magnetic ink numbers at the lower left of a check are printed when the check was printed. It makes it easier for the bank to sort checks by machine. The first set of numbers identify the bank and the second set of numbers will identify your account. The second set of numbers is your account number which is used on the counter check.

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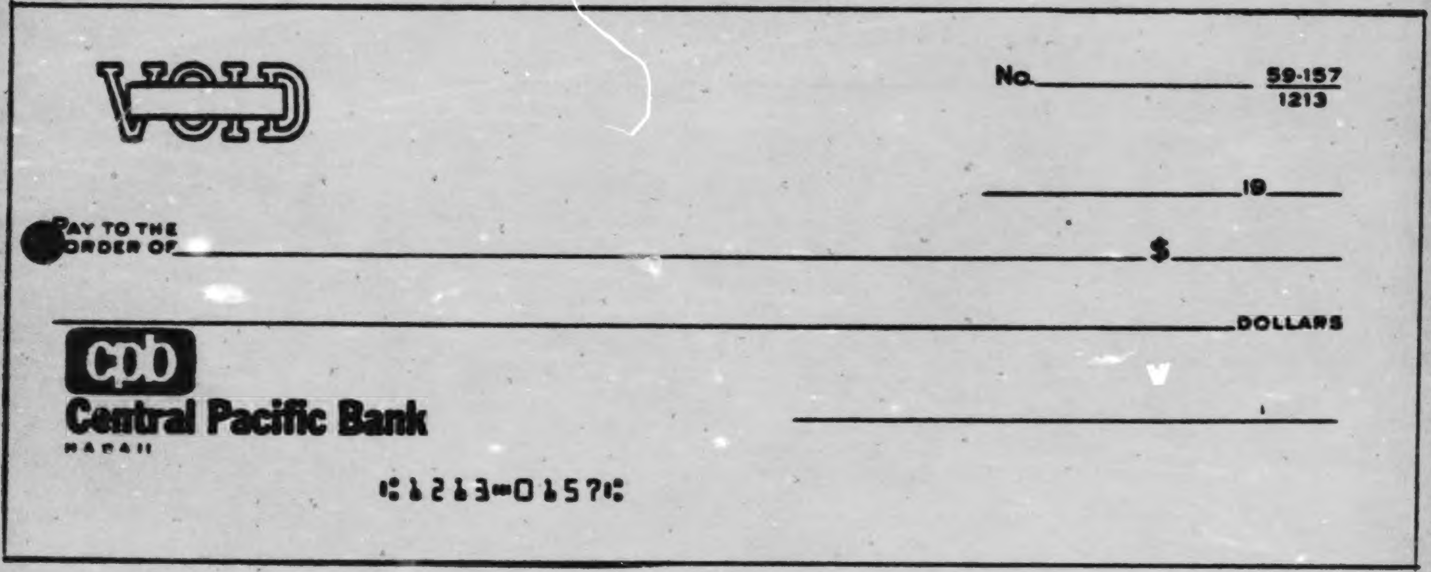
WORKSHEET #2

Using the activities for Learning Experience #2, page 16, write the three checks which should have been written. Use the following information:

1. For Check No. 1, use a business check.
2. For Check No. 2, use a personal check.
3. For Check No. 3, use a counter check. Your bank is in Kapaa and the account number is 26 01622 3. Provide personal information for anything which is missing.



VOID

No.________ 59-157/1213

________ 19____

PAY TO THE ORDER OF________________ $________

________________ DOLLARS

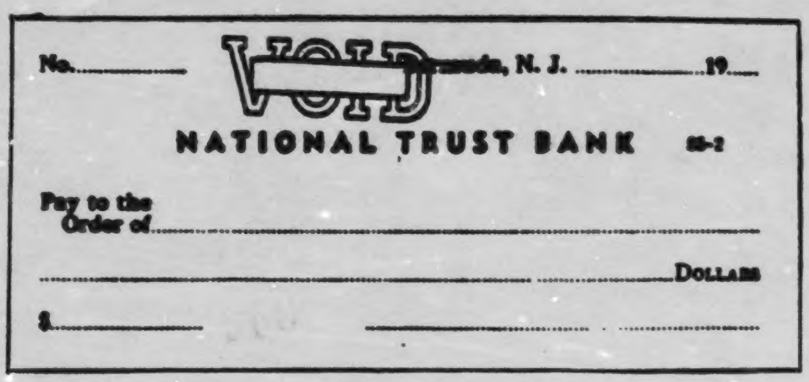
cpb

Central Pacific Bank

HAWAII

____

⑆1213⑉0157⑆



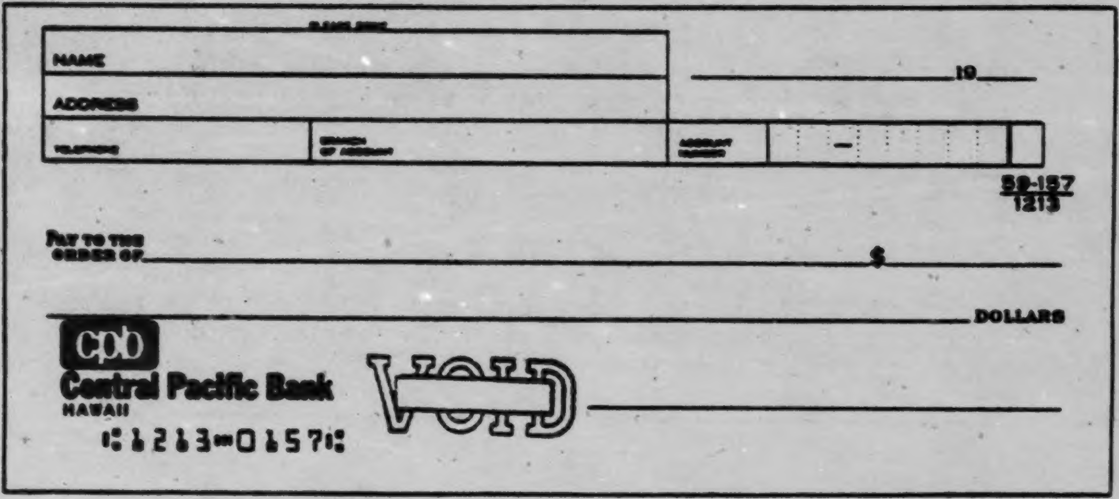
No.________ VOID [illegible], N. J. ________ 19____

NATIONAL TRUST BANK 55-2

Pay to the Order of________________

________________ DOLLARS

$________ ________________



[illegible]

NAME

ADDRESS

[illegible] [illegible] [illegible]

______________ 19____

59-157
1213

PAY TO THE
ORDER OF________________________ $________

________________________ DOLLARS

cpb
Central Pacific Bank
HAWAII

VOID

⑆1213⑈0157⑆

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POST-ASSESSMENT

Use the forms provided on the Answer Sheet for the following problems.

PROBLEM A: Give two (2) differences between a check stub and a check register.

PROBLEM B: Manu Kim has $246.49 in his checking account. In a period of two (2) weeks the following transactions take place. Write his checks and keep his record on the check register.

1. Check No. 46 was written on November 8, 19--, to Wailua Towers for $150.00, his share of the month's rent.
2. On November 10, 19--, he purchased groceries at Super Saver in the amount of $27.41.
3. Manu receives his pay check for $157.54 on November 15. He keeps $20 for spending money.
4. He writes a check to Aloha Wear for $29.11 when he purchased a shirt on November 16.
5. On November 17, while in Kapaa, he remembers his parents have an anniversary on the 20th of this month. He goes to the bank only to discover he does not have a check on him. He is, however, allowed to write a check for $25.
6. Manu purchases groceries and household items for $15.24 at Super Saver on November 18.

PROBLEM C: You are the accountant of Kamaina Builders where Manu Kim is employed. Complete his pay check of November 15 from Problem B above.

POST-ASSESSMENT ANSWER SHEET

PROBLEM A: ______________________________

____

____

____

____

PROBLEM B: Choose the checks (business, personal or counter) you should use for the transactions in this problem. Record your transactions in the check register; disregard the check stub.

VOID

No.__________ 59-157/1213

__________19____

PAY TO THE ORDER OF__________________________ $__________

____ DOLLARS

cpb
Central Pacific Bank
HAWAII

____

⑆1213⑉0157⑆

VOID

No.__________ 59-157/1213

__________19____

PAY TO THE ORDER OF__________________________ $__________

____ DOLLARS

cpb
Central Pacific Bank
HAWAII

____

⑆1213⑉0157⑆

346

VOID

No.__________ 59-157/1213

__________ 19____

PAY TO THE ORDER OF__________ $__________

__________ DOLLARS

cpb
Central Pacific Bank
HAWAII

____

⑆1213⑉0157⑆

VOID

No.__________ 59-157/1213

__________ 19____

PAY TO THE ORDER OF__________ $__________

__________ DOLLARS

cpb
Central Pacific Bank
HAWAII

____

⑆1213⑉0157⑆

VOID

No.__________ 59-157/1213

__________ 19____

PAY TO THE ORDER OF__________ $__________

__________ DOLLARS

cpb
Central Pacific Bank
WAII

____

⑆1213⑉0157⑆

347

No.__________ $__________

____________________ 19____

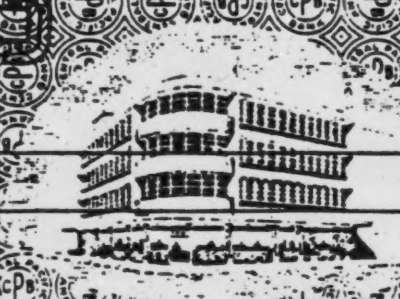
To____________________

For____________________

	DOLLARS	CENTS
Bal. Bro't Fo'rd		
Am't Deposited		
— —		
Total ______		
Am't This Check		
Bal. Car'd Fo'rd		

NOTICE: PLEASE MAKE NO ALTERATION OR CHANGE ON ANY CHECK. WRITE NEW CHECK IF ERROR IS MADE.

No.__________ 59-157
1213



____________________ 19____

PAY TO THE ORDER OF ____________________ $__________

____________________ DOLLARS

cpb
Central Pacific Bank
HAWAII

1213 01571 78

No.__________ $__________

____________________ 19____

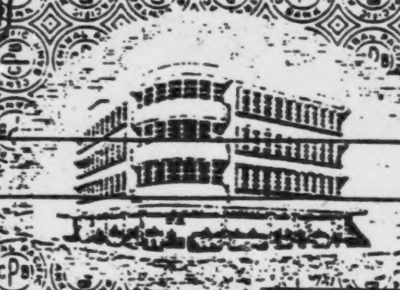
To____________________

For____________________

	DOLLARS	CENTS
Bal. Bro't Fo'rd		
Am't Deposited		
— —		
Total ______		
Am't This Check		
Bal. Car'd Fo'rd		

NOTICE: PLEASE MAKE NO ALTERATION OR CHANGE ON ANY CHECK. WRITE NEW CHECK IF ERROR IS MADE.

No.__________ 59-157
1213



____________________ 19____

PAY TO THE ORDER OF ____________________ $__________

____________________ DOLLARS

cpb
Central Pacific Bank
HAWAII

1213 01571 78

No.__________ $__________

____________________ 19____

To____________________

For____________________

	DOLLARS	CENTS
Bal. Bro't Fo'rd		
Am't Deposited		
— —		
Total ______		
Am't This Check		
Bal. Car'd Fo'rd		

NOTICE: PLEASE MAKE NO ALTERATION OR CHANGE ON ANY CHECK. WRITE NEW CHECK IF ERROR IS MADE.

No.__________ 59-157
1213

____________________ 19____

PAY TO THE ORDER OF ____________________ $__________

____________________ DOLLARS

cpb
Central Pacific Bank
HAWAII

1213 01571 78

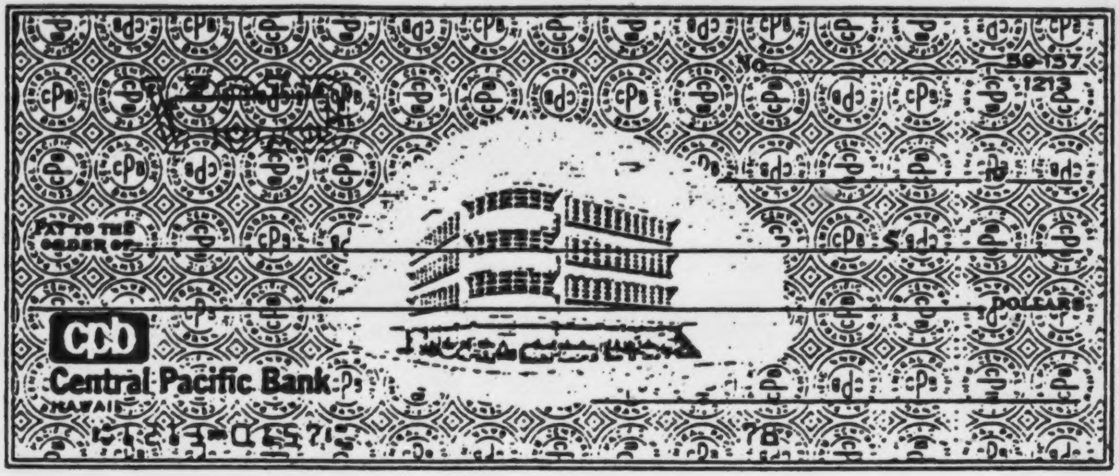
No.__________ $__________

____________________19____

To________________________

For_______________________

	DOLLARS	CENTS
BAL. BRO'T FOR'D		
AM'T DEPOSITED		
– –		
TOTAL		
AM'T THIS CHECK		
BAL. CAR'D FOR'D		



No.__________ 59-157/1213

____________________19____

PAY TO THE ORDER OF__________________________ $__________

____ DOLLARS

cpb

Central Pacific Bank

HAWAII

1213 0157 78

VOID

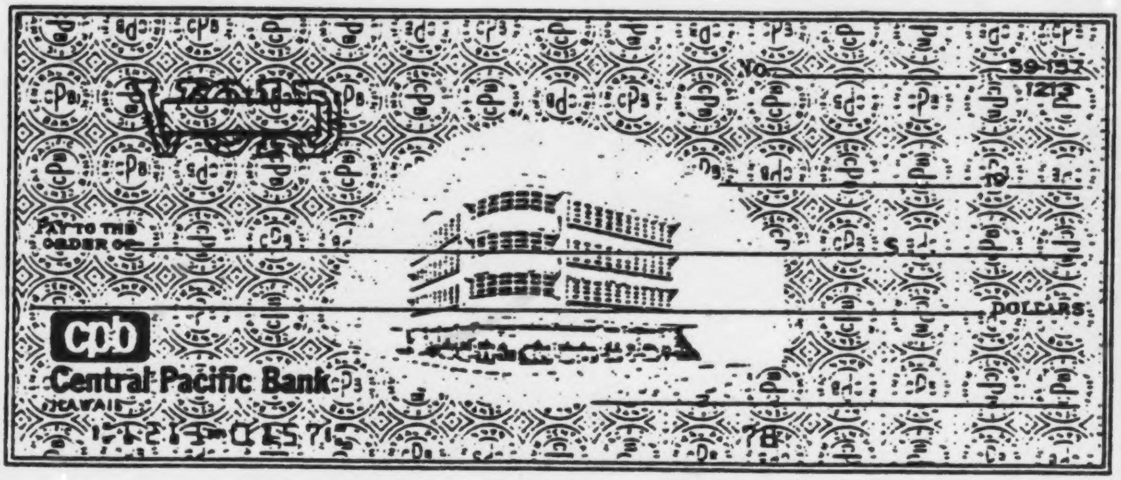
No.__________ $__________

____________________19____

To________________________

For_______________________

	DOLLARS	CENTS
BAL. BRO'T FOR'D		
AM'T DEPOSITED		
– –		
TOTAL		
AM'T THIS CHECK		
BAL. CAR'D FOR'D		



No.__________ 59-157/1213

____________________19____

PAY TO THE ORDER OF__________________________ $__________

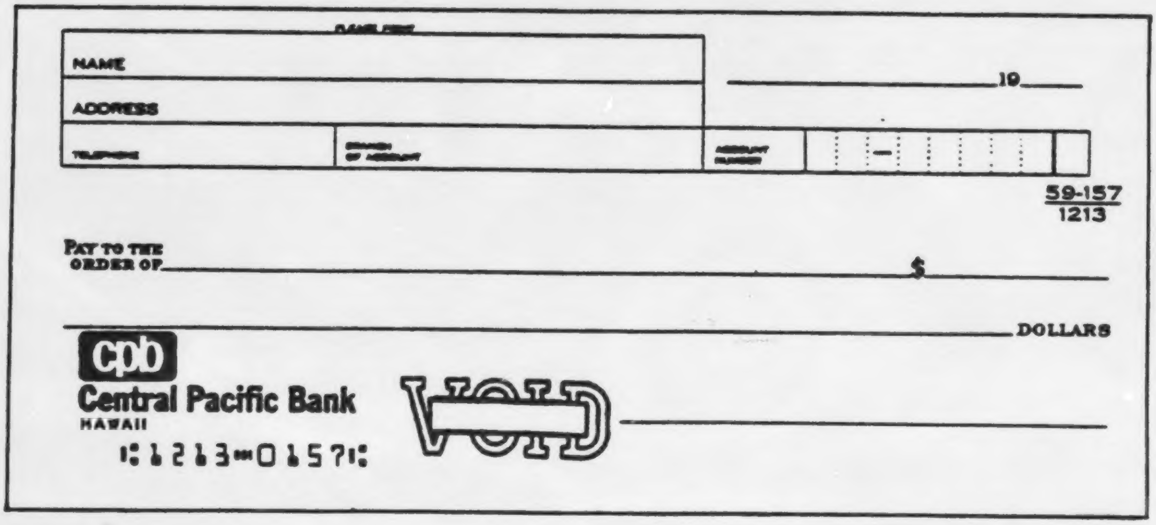
____ DOLLARS

cpb

Central Pacific Bank

HAWAII

1213 0157 78



PLEASE PRINT

NAME

ADDRESS

TELEPHONE

BRANCH OF ACCOUNT

ACCOUNT NUMBER

____________________19____

59-157/1213

PAY TO THE ORDER OF__________________________ $__________

____ DOLLARS

cpb

Central Pacific Bank

HAWAII

1213 0157

VOID

PLEASE PRINT

NAME

ADDRESS

TELEPHONE

BRANCH OF ACCOUNT

ACCOUNT NUMBER ☐☐-☐☐☐☐☐☐ ☐

_______________19____

59-157
1213

PAY TO THE ORDER OF_______________________________ $__________

____ DOLLARS

cpb
Central Pacific Bank
HAWAII

VOID ______________________

⑆1213⑉0157⑆

PLEASE PRINT

NAME

ADDRESS

TELEPHONE

BRANCH OF ACCOUNT

ACCOUNT NUMBER ☐☐-☐☐☐☐☐☐ ☐

_______________19____

59-157
1213

PAY TO THE ORDER OF_______________________________ $__________

____ DOLLARS

cpb
Central Pacific Bank
HAWAII

VOID ______________________

⑆1213⑉0157⑆

PLEASE PRINT

NAME

ADDRESS

TELEPHONE

BRANCH OF ACCOUNT

ACCOUNT NUMBER ☐☐-☐☐☐☐☐☐ ☐

_______________19____

59-157
1213

PAY TO THE ORDER OF_______________________________ $__________

____ DOLLARS

cpb
Central Pacific Bank
HAWAII

VOID ______________________

⑆1213⑉0157⑆

PLEASE PRINT

NAME

ADDRESS

TELEPHONE

BRANCH OF ACCOUNT

ACCOUNT NUMBER

_______________ 19____

59-157
1213

PAY TO THE ORDER OF ______________________ $ ________

______________________________________ DOLLARS

cpb

Central Pacific Bank
HAWAII

⑆1213⑈0157⑆

VOID

____

DEPOSIT RECORD

NAME

ADDRESS

ACCOUNT NUMBER

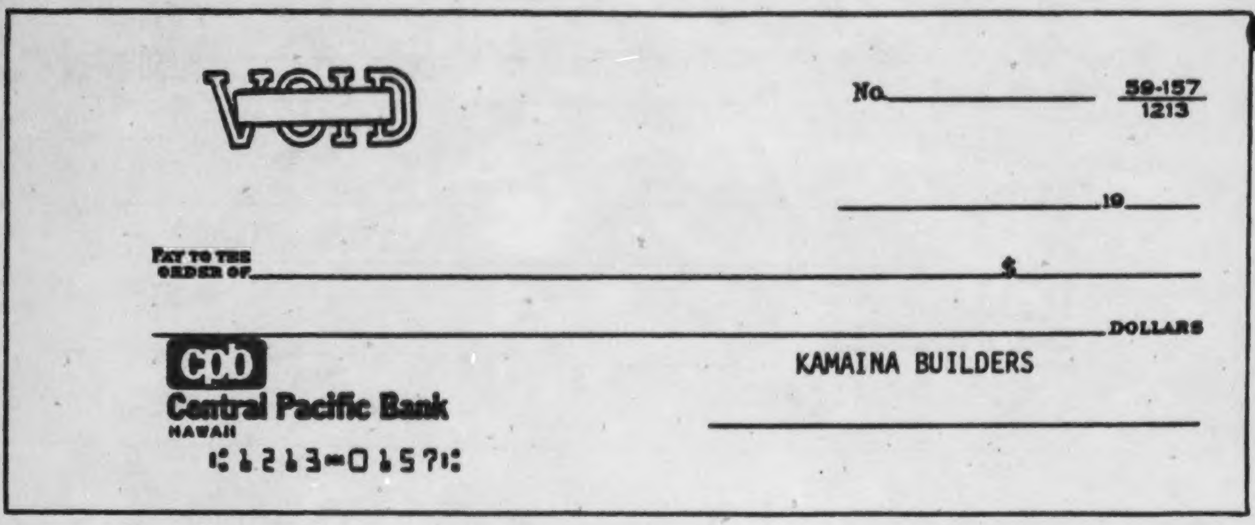
VOID

NOTICE
CHECKS AND OTHER [illegible] DEPOSIT
SUBJECT TO THE RULES [illegible] BANK

CHECK NO.	DATE	CHECK ISSUED TO	AMOUNT OF CHECK		✓	DATE OF DEP	AMOUNT OF DEPOSIT		BALANCE	
		VOID								

351

PROBLEM C: Choose the form which would be used by a business firm.



VOID

No.________ 59-157/1213

________19____

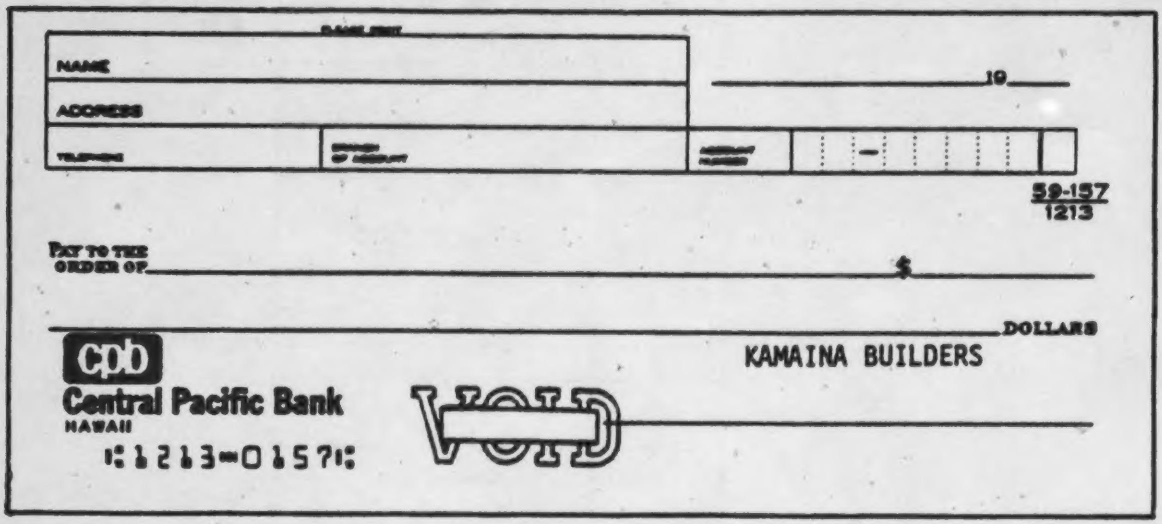
PAY TO THE ORDER OF________________________$________

________________________DOLLARS

Central Pacific Bank
HAWAII

KAMAINA BUILDERS

⑆1213⑈0157⑆



NAME

ADDRESS

________19____

59-157/1213

PAY TO THE ORDER OF________________________$________

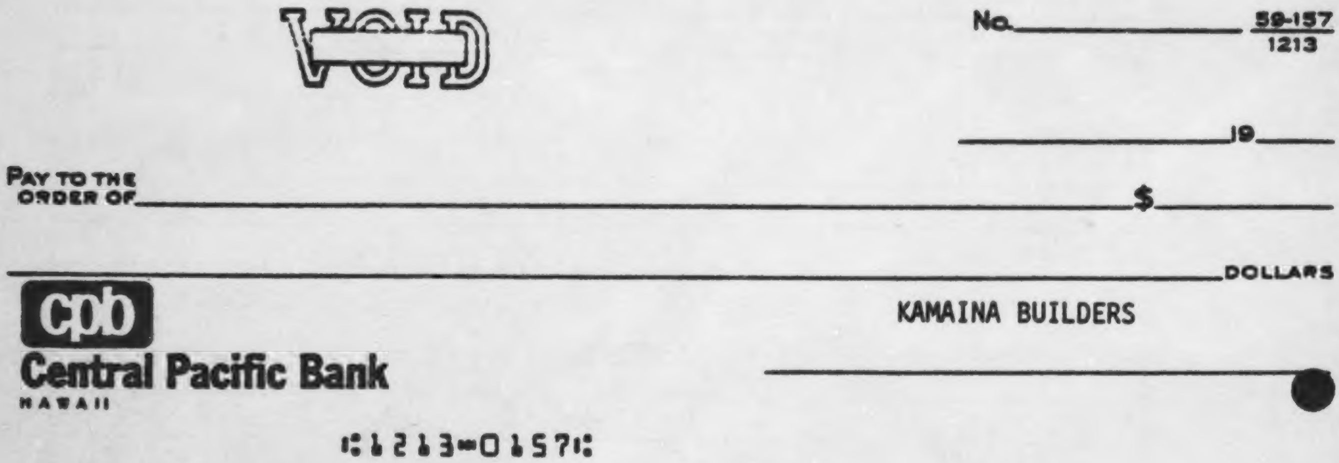
________________________DOLLARS

Central Pacific Bank
HAWAII

KAMAINA BUILDERS

VOID

⑆1213⑈0157⑆



VOID

No.________ 59-157/1213

________19____

PAY TO THE ORDER OF________________________$________

________________________DOLLARS

Central Pacific Bank
HAWAII

KAMAINA BUILDERS

⑆1213⑈0157⑆

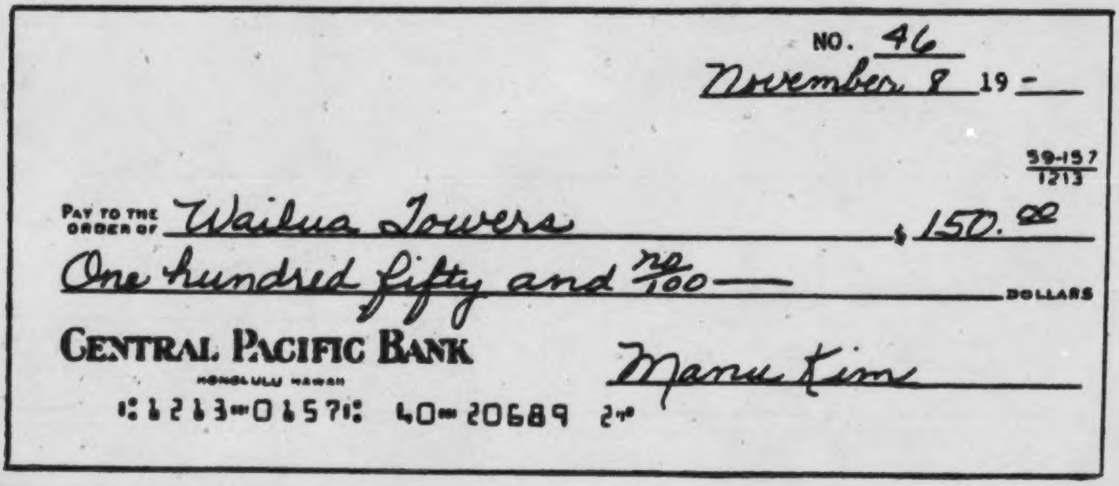
ANSWER KEY FOR PRE- AND POST-ASSESSMENT

PROBLEM A:

Check Stub: attached to check; all information on one (1) check and deposit on one sheet.

Check Register: Separate booklet but also in check holder; consists of two (2) parts (the deposit record is a part by itself and other part is a continuous record of checks and deposits.)

PROBLEM B: The forms to be used are the personal checks (4), counter check (1), and check register.



NO. 46

November 8 19 -

59-157
1213

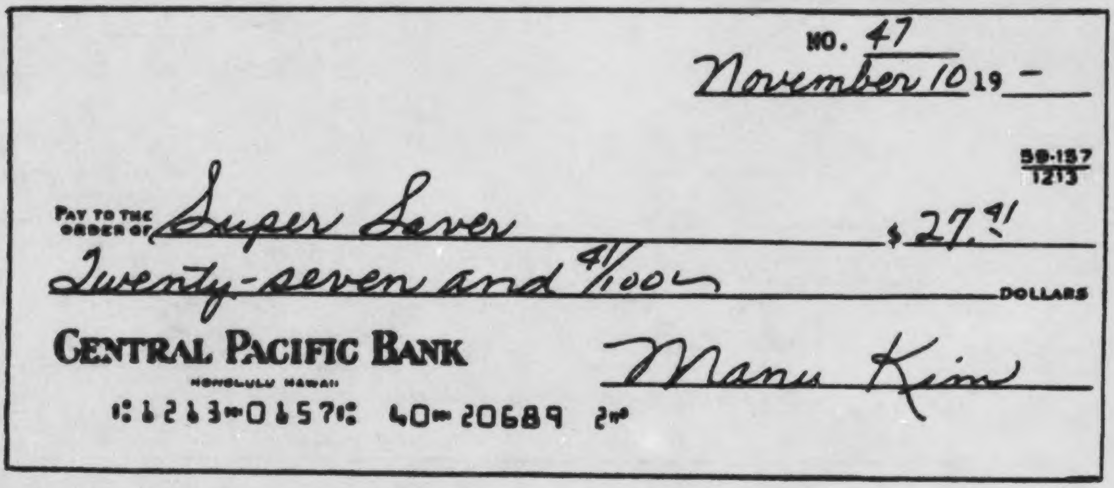
PAY TO THE ORDER OF Wailua Towers $ 150.00

One hundred fifty and no/100 — DOLLARS

CENTRAL PACIFIC BANK
HONOLULU HAWAII

Manu Kim

⑆1213⑈0157⑆ 40⑈20689 2⑈



NO. 47

November 10 19 -

59-157
1213

PAY TO THE ORDER OF Super Saver $ 27.41

Twenty-seven and 41/100 DOLLARS

CENTRAL PACIFIC BANK
HONOLULU HAWAII

Manu Kim

⑆1213⑈0157⑆ 40⑈20689 2⑈

NO. 48

November 16 19 -

59-157
1213

PAY TO THE ORDER OF Aloha Wear $ 29.11

Twenty-nine and 11/100 DOLLARS

CENTRAL PACIFIC BANK
HONOLULU HAWAII

Manu Kim

:1213-0157: 40-20689 2

VOID

NO. ______

______ 19 ____

59-157
1213

PAY TO THE ORDER OF ______ $ ______

______ DOLLARS

CENTRAL PACIFIC BANK
HONOLULU HAWAII

:1213-0157: 40-20689 2

NO. 50

November 18 19 -

59-157
1213

PAY TO THE ORDER OF Super Saver $ 15.24

Fifteen and 24/100 DOLLARS

CENTRAL PACIFIC BANK
HONOLULU HAWAII

Manu Kim

:1213-0157: 40-20689 2

PLEASE PRINT

NAME Manu Kim

ADDRESS Wailua Towers,

TELEPHONE

BRANCH OF ACCOUNT Kapaa

November 17, 19 —

ACCOUNT NUMBER 40-20689 2

59-157
1213

PAY TO THE ORDER OF Cash $25.00

Twenty-five and no/100 DOLLARS

CENTRAL PACIFIC BANK
HONOLULU HAWAII

Manu Kim

⑆1213⑈0157⑆ 40⑈20689 2⑈

DEPOSIT RECORD

NAME

ADDRESS

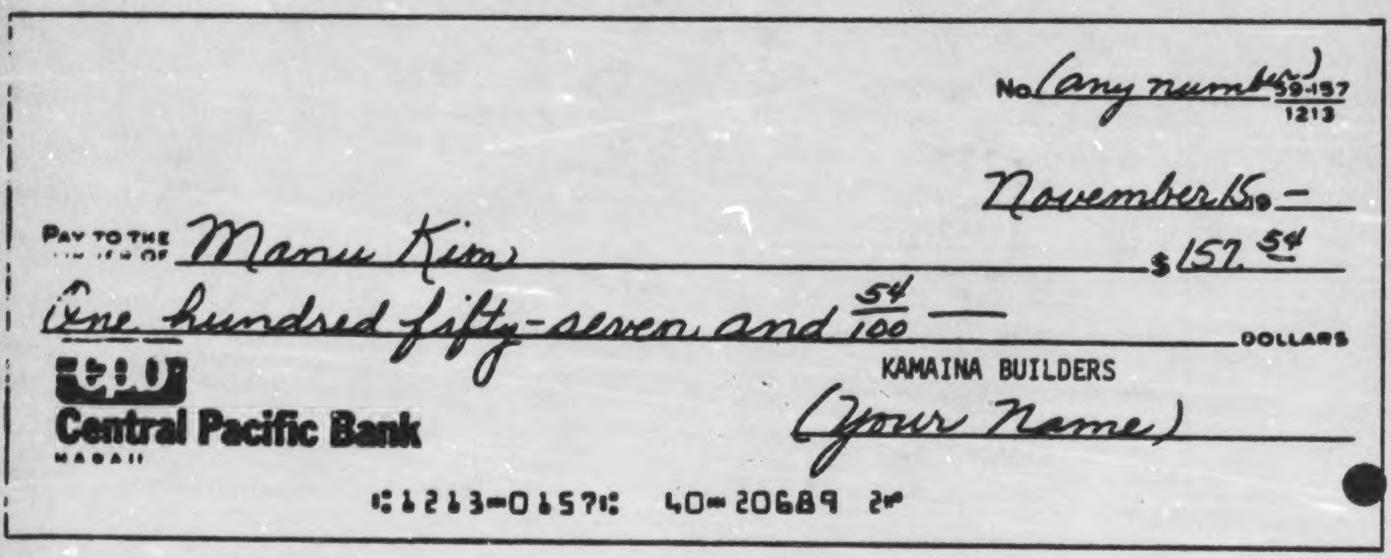
ACCOUNT NUMBER

NOTICE:
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE RULES AND REGULATIONS OF THIS BANK

Nov.	15		137	54
		VOID		

CHECK NO	DATE	CHECK ISSUED TO	AMOUNT OF CHECK		✓	DATE OF DEP	AMOUNT OF DEPOSIT		BALANCE	
									246	49
46	11/8	Wailua Towers	150	00					96	49
47	11/10	Super Saver	27	41					69	08
						11/15	137	54	206	62
48	11/16	Aloha Wear	29	11					177	51
49	11/17	Cash	25	-					152	51
50	11/18	Super Sam	15	24					137	27

PROBLEM C: Business Check



No. (any number) 59-157/1213

November 15, 19 —

PAY TO THE ORDER OF Manu Kim $ 157.^{54}

One hundred fifty-seven and $\frac{54}{100}$ — DOLLARS

CPB
Central Pacific Bank
HAWAII

KAMAINA BUILDERS

(Your Name)

:1213-0157: 40-20689 2

ANSWER KEY FOR WORK SHEET #1

No. 1 $ 7.68
Sept. 17 19 –
To Menehune Sweets
For 2 cns mac. nuts

	Dollars	Cents
Bal. bro't for'd		
Amt. deposited	189	76
Total	189	76
Amt. this check	7	68
Bal. car'd for'd	182	08

No. 2 $ 119.88
Sept. 25 19 –
To Ben's Appliance
For B/W TV

	Dollars	Cents
Bal. bro't for'd	182	08
Amt. deposited		
Total		
Amt. this check	119	88
Bal. car'd for'd	62	20

No. 3 $ 47.28
Oct. 2 19 –
To Tropical Clothing
For clothing

	Dollars	Cents
Bal. bro't for'd	62	20
Amt. deposited	169	76
Total	231	96
Amt. this check	47	28
Bal. car'd for'd	184	68

DEPOSIT RECORD

NAME

ADDRESS

ACCOUNT NUMBER

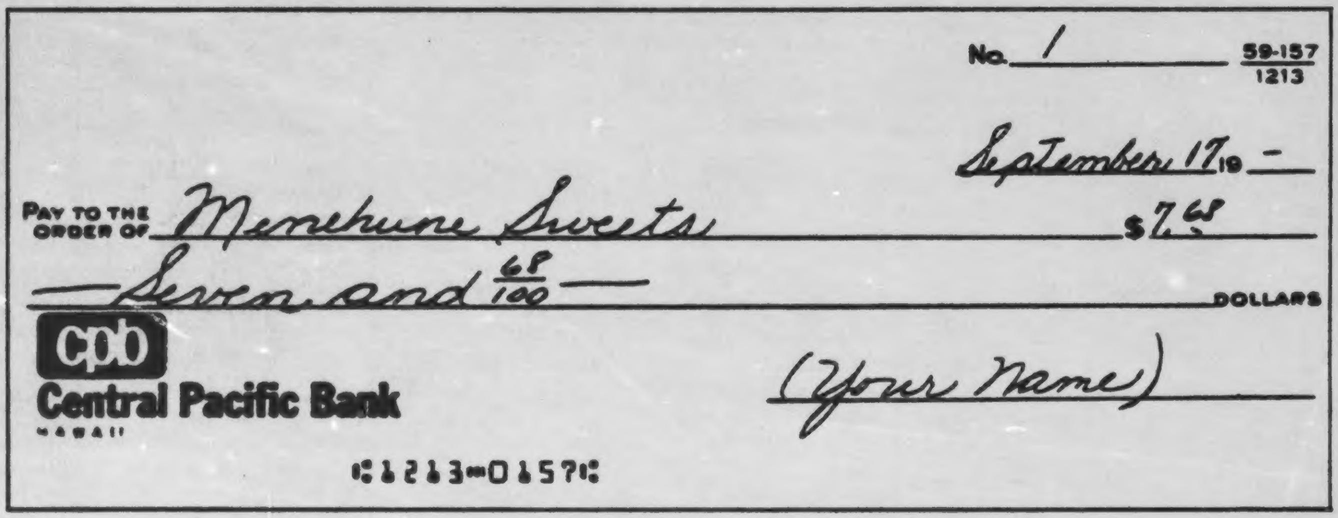
NOTICE

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE RULES AND REGULATIONS OF THIS BANK

Sept. 14		189	76
Sept. 30		169	76

CHECK NO.	DATE	CHECK ISSUED TO	AMOUNT OF CHECK		✓	DATE OF DEP	AMOUNT OF DEPOSIT		BALANCE	
						9/14	189	76	189	76
1	9/17	Menehune Sweets	7	68					182	08
2	9/25	Ben's Appliance	119	88					62	20
						9/30	169	76	231	96
3	10/2	Tropical Clothing	47	28					184	68

ANSWER KEY FOR WORK SHEET #2


No. 1 59-157/1213

September 17 19 –

PAY TO THE ORDER OF Menehune Sweets $7.68

— Seven and 68/100 — DOLLARS

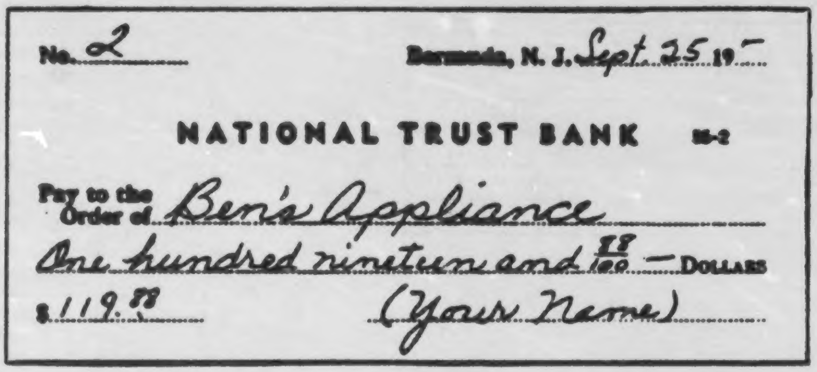
cpb

Central Pacific Bank

HAWAII

(Your Name)

⑆1213⑈0157⑆

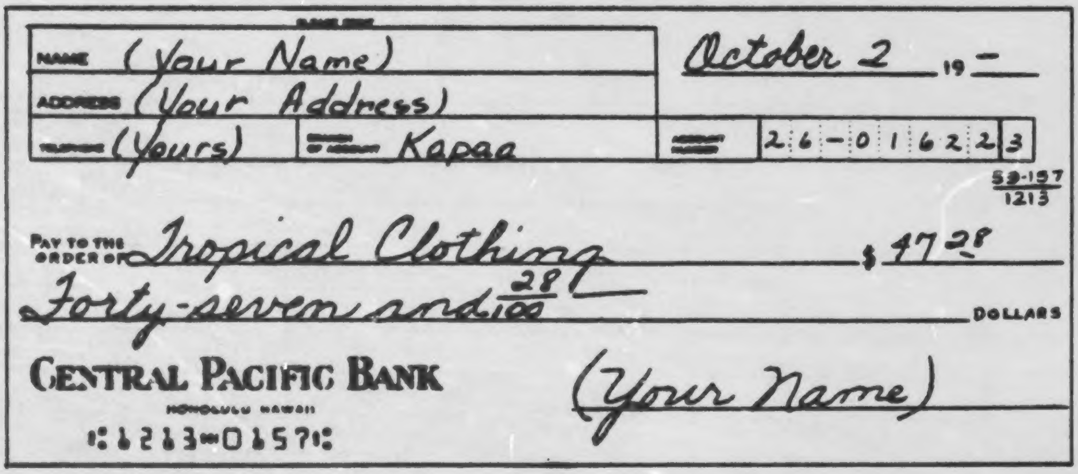

No. 2 Bermuda, N. J. Sept. 25 19 –

NATIONAL TRUST BANK 55-2

Pay to the Order of Ben's Appliance

One hundred nineteen and 78/100 — DOLLARS

$ 119.78 (Your Name)


NAME (Your Name)

ADDRESS (Your Address)

(Yours) Kapaa

October 2 19 –

26-016223

59-157/1213

PAY TO THE ORDER OF Tropical Clothing $47.28

Forty-seven and 28/100 — DOLLARS

CENTRAL PACIFIC BANK

HONOLULU HAWAII

(Your Name)

⑆1213⑈0157⑆

ADDITIONAL LEARNING ACTIVITIES

Use General Business for Economic Understanding, Eleventh Edition, by DeBrum, Haines, Malsbary, Daughtrey.

For Learning Experience #1

1. Read page 241.
2. "Applying Your Business Knowledge, page 244. Do #5.

For Learning Experience #2

1. Read page 242.
2. "Understanding What You Read", page 243. Do #10.
3. Read page 247.
4. "Solving Business Problems", page 256. Do #1, 3, 4.

For Learning Experience #3

1. Read page 241, Illustration 20-9
2. "Understanding What You Read", page 243. Do #9.
3. Read pp. 248-254.
4. "Applying Your Business Knowledge", pp. 255-256. Do #4, 6.

THE CONNECTING SEMICOLON

AND

THE ANNOUNCING COLON

OBJECTIVE

Punctuates a business letter using appropriate comma, semicolon, and colon rules.

PREREQUISITE

Completion of the LAP, "The Indispensable Comma," or any equivalent exercises.

Prepared

Jo-Lyn Llaneza
Hilo High School
Hilo, HI 96720

NOTE TO THE LEARNING MANAGER

This LAP is designed for use at the following levels: intermediate/ high school, post-secondary, college, and/or adult education. It will be helpful in any course that teaches punctuation rules, such as Business English, Typewriting, Office Practice, Shorthand, etc.

No special materials are required for the use of the LAP. However, it would be helpful to have some reference manuals available for the student's use.

Before beginning this LAP, the student should have completed the LAP on comma rules or should have completed any other equivalent exercises. In other words, the student must have a complete knowledge of the correct use of the comma.

Each learning experience contains a rule and two activities. The student is instructed to complete the first activity, then correct his/her answers with the Self Check. The second activity is to be done only if the student has an error in the first part or if you feel the student might need the extra reinforcement. The rule should be carefully reviewed with the student if there is an error in the first and second activities.

The rules in this LAP should be used as a guide. Inform the students that there are many differing opinions on punctuation; but to be consistent, they will use the rules in the LAP to complete the exercises.

When evaluating the pre- and post-assessment, use your own judgment as to whether or not the student has met the criteria. You might want to use mailability as your basis for judgment.

The LAP may be used as a self-contained unit, or you may pull out and use the activities separately as you introduce each rule. Feel free to collect and add sentences to the activities. You might even ask the students who are having difficulty with one or more rules to write and punctuate their own sentences.

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INTRODUCTION

Now that you have learned how to effectively use the comma, let's look at two other punctuation marks--the semicolon and the colon.

Why do you need to learn these two additional marks? Sometimes you want to put emphasis on two closely related sentences. A period would separate the two thoughts; whereas if you used a semicolon, there would be a continuous flow between the two related thoughts. (Did you notice how the semicolon was used in the sentence you just read?)

You remember the colon! You use it when you express the time in hours and minutes. Well, within this LAP you'll see that the colon also points to something that follows, which is usually a list of items.

The learning activities in the LAP will help you in the following ways: reinforce the comma rules, show you the proper use of the semicolon, and show you the proper use of the colon. (Did you notice how the colon was used in the sentence you just read?)

So forge ahead with enthusiasm and determination. In no time, you'll be the best writer in town!

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LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you achieve the objectives listed below. An introduction and five learning experiences are contained in this LAP.

The learning experience has activities to help you accomplish the objective. When all learning experiences have been completed, you will be able to perform the ability listed in the objective.

OBJECTIVE Given a business letter with no punctuation except at the end of the sentence, punctuate the letter by applying the appropriate comma, semicolon, and colon rules.

PROCEDURE Read the "Introduction," and the objective listed above.

If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on page 3. Check your answers with your instructor.

If you pass the pre-assessment, your instructor will direct you to your next activity.

If you do not take the pre-assessment or do not meet the criteria on the pre-assessment, turn to page 5 and begin work on the LAP.

TERMINOLOGY A conjunction is a word that joins words, phrases, or clauses.

A clause is a group of words containing a subject and a verb.

An independent or main clause expresses a complete thought.

A compound sentence is a sentence that has two or more parts, each of which could stand alone and make sense.

PRE-ASSESSMENT

Instructions

The following business letter contains no punctuation except for those at the end of the sentence.

Punctuate the letter applying the appropriate comma, semicolon, and colon rules.

After you have completed the pre-assessment, check your answers with the learning manager.

August 10, 1978

Mrs. James Nishimoto
2099 King Street
Honolulu, HI 96814

Dear Mrs. Nishimoto:

Have you ever dreamed of owning your own food processor? If you are like most people you probably think the cost is way above your means. Well you can be a proud new owner of a Deluxe Food Processor let me tell you about it.

Our Deluxe Food Processor is an amazing versatile appliance which has many uses in the kitchen. The basic food processor in its simplest form does a great job of chopping fruits and vegetables in fact it will even chop nuts for you. For a little extra you may want to buy the special attachments such as the osterizer which is also a handy blender the dough kneader and the grinder. The following are some examples of how the attachments can help you in the kitchen the osterizer will crush ice and blend solids to liquid form the dough kneader will knead the dough to a consistency that will give you fine-textured bread and the grinder will make you juicy ground beef.

Words cannot describe enough how this fantastic appliance can save you hours in the kitchen. We are offering the Deluxe Food Processor at a special introductory price this price will be available for a limited time only.

Come to an exciting demonstration of the Deluxe Food Processor at Liberty House in the Ala Moana Shopping Center. We hope to see you there at 10 30 a.m. on August 18.

Sincerely yours,

DELUXE FOOD PROCESSOR, INC.

Wayne Francisco

Wayne Francisco
Sales Representative

LEARNING EXPERIENCE 1

Use the semicolon between the members of a compound sentence when no conjunction is used.

Example: The desks arrived last week; the chairs have not yet been delivered.

ACTIVITY 1

Directions: Insert the correct commas and/or semicolons wherever necessary.

1. The plane leaves New York tonight it arrives in Honolulu early tomorrow morning.

2. Sam is revising the report Mitsi is typing the final copy.

3. Some secretaries do routine work others have more complex assignments.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #1.

ACTIVITY 1A

1a. Hawaii is the largest island in the Hawaiian Islands Niihau is the smallest of the eight main islands.

2a. Jerianne is a very busy woman she is the Cooperative Office Education coordinator.

3a. Diana is a good skier Bill plays tennis well.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #1

1. The plane leaves New York tonight; it arrives in Honolulu early tomorrow morning.
2. Sam is revising the report; Mitsi is typing the final copy.
3. Some secretaries do routine work; others have more complex assignments.

NOTE:

If your answers for Activity 1 are all correct, skip Activity 1A and proceed on to Learning Experience 2.

If your answers for Activity 1 are not all correct, go back to Learning Experience 1 and complete Activity 1A.

LEARNING EXPERIENCE 2

Use a semicolon to separate the independent clauses of a compound sentence when a comma(s) is contained in either or both clauses.

Example: If he is nominated, he will run; but since there are three other popular candidates, he does not really expect that the convention will nominate him.

He arrived early; consequently, he was able to assist in planning the whole program.

ACTIVITY 2

Directions: Insert the correct commas and/or semicolons wherever necessary.

1. The books were shipped promptly as a result they were received in time for first-semester use.
2. Some secretaries perform executive duties in fact many of them are now called executive assistants.
3. Kimo wrote a good report so his teacher Mrs. Nishikawa asked him to share it with the class.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #2.

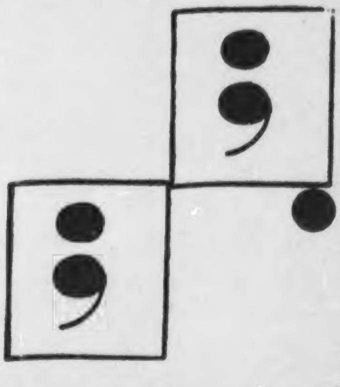
ACTIVITY 2A

1a. His check was not filled out properly consequently the bank would not honor it.

2a. Nola was impressed with the entertainment however she did not volunteer to participate.

3a. The Thomas contracts which Mr. Makekau prepared this morning will be finished today and the financial report which he dictated this afternoon will be ready tomorrow.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.



SELF CHECK #2

1. The books were shipped promptly; as a result, they were received in time for first-semester use.

2. Some secretaries perform executive duties; in fact, many of them are now called executive assistants.

3. Kimo wrote a good report; so his teacher, Mrs. Nishikawa, asked him to share it with the class.

NOTE:

If your answers for Activity 2 are all correct, skip Activity 2A and proceed on to Learning Experience 3.

If your answers for Activity 2 are not all correct, go back to Learning Experience 2 and complete Activity 2A.

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LEARNING EXPERIENCE 3

Use the semicolon between the units of a series when one or more of the units contain commas.

Example: The staff included an assistant manager; a research assistant, eager but inexperienced; and six clerks, five of whom were graduated from high school within the last two years.

ACTIVITY 3

Directions: Insert the correct commas and/or semicolons wherever necessary.

1. The principal said that the students of his school are well trained that they have had no difficulty in recent years in obtaining desirable positions and that they easily fulfill all of the requirements of the positions they hold.

2. The three applicants for the positions are Dan Kaeo Programmer Jill Costa Executive Assistant and Michael Shibuya Director.

3. Some of the people in the workshop were from Barrow Alaska Castro Valley California and Logan Utah.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #3.

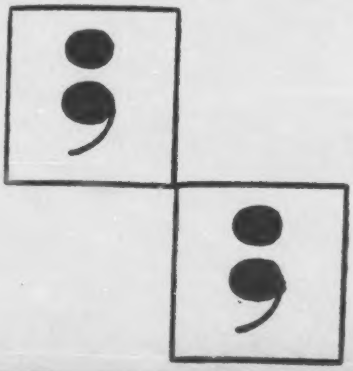
ACTIVITY 3A

1a. The newly-elected officers of the club are Kathy Morimoto President Keith Souza Vice-President Jean Kalama Secretary and Rudy Wong Treasurer.

2a. The main characters in "Happy Days" are Richie Cunningham Joni's brother Arthur Fonzarelli Ralph Malph the comic of the group and Potsie Weber.

3a. Mr. Kaloi asked his secretary Janice to type the letters the office clerk Darin to file them and Tom the mail clerk to distribute them.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.



SELF CHECK #3

1. The principal said that the students of his school are well trained; that they have had no difficulty, in recent years, in obtaining desirable positions; and that they easily fulfill all of the requirements of the positions they hold.

   OR

   The principal said that the students of his school are well trained, that they have had no difficulty in recent years in obtaining desirable positions, and that they easily fulfill all of the requirements of the positions they hold.

2. The three applicants for the positions are Dan Kaeo, Programmer; Jill Costa, Executive Assistant; and Michael Shibuya, Director.

3. Some of the people in the workshop were from Barrow, Alaska; Castro Valley, California; and Logan, Utah.

NOTE:

If your answers for Activity 3 are all correct, skip Activity 3A and proceed on to Learning Experience 4.

If your answers for Activity 3 are not all correct, go back to Learning Experience 3 and complete Activity 3A.

LEARNING EXPERIENCE 4

Use the colon to follow such expressions as thus, that is, as follows, the following, this, or these used to introduce enumerations, tabulations, or long quotations.

Example: The major duties of this job include these: answering the telephone, making appointments, and greeting callers.

ACTIVITY 4

Directions: Insert the correct commas and/or colon wherever necessary.

1. Please send me the following equipment as soon as possible a typewriter ten-key adding machine calculator and transcriber.
2. These are the outer-island teachers who participated in the workshop Marlyn Hidani from Molokai High School Esther Nakata from Kapaa High School and Jo-Lyn Llaneza from Hilo High School.
3. The rules for the picnic were stated as follows no swimming no horseplay and no wandering away from the group.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #4.

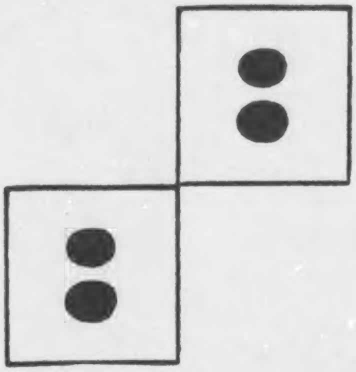
ACTIVITY 4A

1a. Chris will visit these places when she goes to the Big Island Akaka Falls Volcanoes National Park Laupahoehoe Point and Kalapana Black Sand Beach.

2a. A microwave oven will do the following in a matter of minutes defrost frozen foods bake a casserole and cook complete meals.

3a. Please bring these supplies to class daily typing paper a typewriter eraser carbon paper and a pencil.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.



SELF CHECK #4

1. Please send me the following equipment as soon as possible: a typewriter, ten-key adding machine, calculator, and transcriber.

2. These are the outer-island teachers who participated in the workshop: Marlyn Hidani from Molokai High School, Esther Nakata from Kapaa High School, and Jo-Lyn Llaneza from Hilo High School.

3. The rules for the picnic were stated as follows: no swimming, no horseplay, and no wandering away from the group.

NOTE:

If your answers for Activity 4 are all correct, skip Activity 4A and proceed on to Learning Experience 5.

If your answers for Activity 4 are not all correct, go back to Learning Experience 4 and complete Activity 4A.

LEARNING EXPERIENCE 5

Use a colon to separate hours and minutes in indicating time.

Example: The professor will begin promptly at 7:45 a.m.

ACTIVITY 5

Directions: Insert the correct commas and/or colon wherever necessary.

1. Shirley will meet you at the Ward Warehouse at 9 00 a.m.
2. The business meeting started promptly at 8 15 a.m.
3. Leilani is scheduled to leave at 7 26 p.m. on Hawaiian Airlines.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #5.

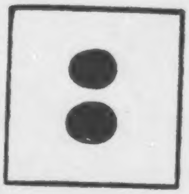
ACTIVITY 5A

1a. We are going to the Pearlridge Center at 10 15 a.m.

2a. The bell for the end of the school day rings at 2 13 daily.

3a. Mr. Keawe and Mr. Mishima left at 12 30 to attend a meeting.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.



SELF CHECK #5

1. Shirley will meet you at the Ward Warehouse at 9:00 a.m.
2. The business meeting started promptly at 8:15 a.m.
3. Leilani is scheduled to leave at 7:26 p.m. on Hawaiian Airlines.

NOTE:

If your answers for Activity 5 are all correct, skip Activity 5A. You have completed the activities in this LAP. See your learning manager for the post-assessment.

If your answers for Activity 5 are not all correct, go back to Learning Experience 5 and complete Activity 5A.

POST-ASSESSMENT

Instructions

The following business letter contains no punctuation except for those at the end of the sentence.

Punctuate the letter applying the appropriate comma, semicolon, and colon rules.

After you have completed the post-assessment, check your answers with the learning manager.

August 10, 1978

Mrs. James Nishimoto
2099 King Street
Honolulu, HI 96814

Dear Mrs. Nishimoto:

Have you ever dreamed of owning your own food processor? If you are like most people you probably think the cost is way above your means. Well you can be a proud new owner of a Deluxe Food Processor let me tell you about it.

Our Deluxe Food Processor is an amazing versatile appliance which has many uses in the kitchen. The basic food processor in its simplest form does a great job of chopping fruits and vegetables in fact it will even chop nuts for you. For a little extra you may want to buy the special attachments such as the osterizer which is also a handy blender the dough kneader and the grinder. The following are some examples of how the attachments can help you in the kitchen the osterizer will crush ice and blend solids to liquid form the dough kneader will knead the dough to a consistency that will give you fine-textured bread and the grinder will make you juicy ground beef.

Words cannot describe enough how this fantastic appliance can save you hours in the kitchen. We are offering the Deluxe Food Processor at a special introductory price this price will be available for a limited time only.

Come to an exciting demonstration of the Deluxe Food Processor at Liberty House in the Ala Moana Shopping Center. We hope to see you there at 10 30 a.m. on August 18.

Sincerely yours,

DELUXE FOOD PROCESSOR, INC.

Wayne Francisco

Wayne Francisco
Sales Representative

ANSWER SHEET FOR THE LEARNING MANAGER

Note: Check the answers with the student.

If all the answers are correct, instruct the student to go on to the next learning experience.

If all the answers are not correct, review the rule with the student.

ACTIVITY 1A

1a. Hawaii is the largest island in the Hawaiian Islands; Niihau is the smallest of the eight main islands.

2a. Jerrianne is a very busy woman; she is the Cooperative Office Education coordinator.

3a. Diana is a good skier; Bill plays tennis well.

ACTIVITY 2A

1a. His check was not filled out properly; consequently, the bank would not honor it.

2a. Nola was impressed with the entertainment; however, she did not volunteer to participate.

3a. The Thomas contracts, which Mr. Makekau prepared this morning, will be finished today; and the financial report, which he dictated this afternoon, will be ready tomorrow.

ACTIVITY 3A

1a. The newly-elected officers of the club are Kathy Morimoto, President; Keith Souza, Vice-President; Jean Kalama, Secretary; and Rudy Wong, Treasurer.

2a. The main characters in "Happy Days" are Richie Cunningham, Joni's brother; Arthur Fonzarelli; Ralph Malph, the comic of the group; and Potsie Weber.

3a. Mr. Kaloi asked his secretary, Janice,to type the letters; the office clerk, Darin, to file them; and Tom, the mail clerk, to distribute them.

ACTIVITY 4A

1a. Chris will visit these places when she goes to the Big Island: Akaka Falls, Volcanoes National Park, Laupahoehoe Point, and Kalapana Black Sand Beach.

2a. A microwave oven will do the following in a matter of minutes: defrost frozen foods, bake a casserole, and cook complete meals.

3a. Please bring these supplies to class daily: typing paper, a typewriter eraser, carbon paper, and a pencil.

ACTIVITY 5A

1a. We are going to the Pearlridge Center at 10:15 a.m.

2a. The bell for the end of the school day rings at 2:13 daily.

3a. Mr. Keawe and Mr. Mishima left at 12:30 to attend a meeting.

ANSWER KEY FOR PRE- AND POST-ASSESSMENT

August 10, 1978

Mrs. James Nishimoto
2099 King Street
Honolulu, HI 96814

Dear Mrs. Nishimoto:

Have you ever dreamed of owning your own food processor? If you are like most people, you probably think the cost is way above your means. Well, you can be a proud new owner of a Deluxe Food Processor; let me tell you about it.

Our Deluxe Food Processor is an amazing, versatile appliance, which has many uses in the kitchen. The basic food processor, in its simplest form, does a great job of chopping fruits and vegetables; in fact, it will even chop nuts for you. For a little extra, you may want to buy the special attachments such as the osterizer, which is also a handy blender; the dough kneader; and the grinder. The following are some examples of how the attachments can help you in the kitchen: the osterizer will crush ice and blend solids to liquid form, the dough kneader will knead the dough to a consistency that will give you fine-textured bread, and the grinder will make you juicy ground beef.

Words cannot describe enough how this fantastic appliance can save you hours in the kitchen. We are offering the Deluxe Food Processor at a special introductory price; this price will be available for a limited time only.

Come to an exciting demonstration of the Deluxe Food Processor at Liberty House in the Ala Moana Shopping Center. We hope to see you there at 10:30 a.m. on August 18.

Sincerely yours,

DELUXE FOOD PROCESSOR, INC.

Wayne Francisco

Wayne Francisco
Sales Representative

*The circled commas are optional.

REFERENCES

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Stewart, Marie M., Frank W. Lanham, Kenneth Zimmer, Lyn Clark, Bette Ann Stead, *Business English and Communication*, Fifth Edition, McGraw-Hill Book Company, New York, N. Y., Copyright 1978.

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THE INDISPENSABLE COMMA

OBJECTIVE

Punctuates a business letter using appropriate comma rules.

Prepared by

Jo-Lyn Llaneza
Hilo High School
Hilo, HI 96720

NOTE TO THE LEARNING MANAGER

This LAP is designed for use at the following levels: intermediate/high school, post-secondary, college, and/or adult education. It will be helpful in any course that teaches punctuation rules, such as Business English, Typewriting, Office Practice, Shorthand, etc.

No special materials are required for the use of the LAP. However, it would be helpful to have some reference manuals available for the student's use.

Each learning experience contains a rule and two activities. The student is instructed to complete the first activity, then correct his/her answers with the Self Check. The second activity is to be done only if the student has an error in the first part or if you feel the student might need the extra reinforcement. The rule should be carefully reviewed with the student if there is an error in the first and second activities.

The rules in this LAP should be used as a guide. Inform the students that there are many differing opinions on punctuation; but to be consistent, they will use the rules in the LAP to complete the exercises.

When evaluating the pre- and post-assessment, use your own judgment as to whether or not the student has met the criteria. You might want to use mailability as your basis for judgment.

The LAP may be used as a self-contained unit, or you may pull out and use the activities separately as you introduce each rule. Feel free to collect and add sentences to the activities. You might even ask the students who are having difficulty with one or more rules to write and punctuate their own sentences.

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INTRODUCTION

Have you ever read a sentence that didn't make sense because it was improperly punctuated? Have you read a sentence that could have been interpreted in more than one way because a comma was omitted? Let's look at the following example:

Leimomi set the margins.
Leimomi, set the margins.

The first example is telling us that Leimomi has performed the task, and the second example is instructing Leimomi to do the task. The correct use of the comma is very important to assure that the intended meaning is conveyed to the reader. As you observed in the preceding example, the entire meaning of the same group of words was changed by the use of one comma.

Part of effective communication is effective written communication; part of effective written communication is the correct use of the comma. By using the proper words and placing commas correctly, you will be able to effectively communicate your ideas and feelings to the reader.

This LAP will provide you with learning experiences for the proper use of the comma.

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LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you achieve the objective listed below. An introduction and fourteen learning experiences are contained in this LAP.

The learning experience has activities to help you accomplish the objective. When all learning experiences have been completed, you will be able to perform the ability listed in the objective.

OBJECTIVE Given a business letter with correct and incorrect use of the comma, punctuate the letter by applying the appropriate comma rules.

PROCEDURE Read the "Introduction " and the objective listed above.

If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on page 4. Check your answers with your instructor.

If you pass the pre-assessment, your instructor will direct you to your next activity.

If you do not take the pre-assessment or do not meet the criteria on the pre-assessment, turn to page 5 and begin work on the LAP.

TERMINOLOGY

An *appositive* modifies the noun or pronoun it follows and can be omitted from the sentence without changing the meaning. An appositive can be one word or several words.

A *conjunction* is a word that joins words, phrases, or clauses.

A *phrase* is a group of words having neither subject nor verb, and thus does not express a complete thought.

A *clause* is a group of words containing a subject and a verb.

> An *independent or main clause* expresses a complete thought.
>
> A *dependent clause* does not make complete sense when it stands alone.
>
> A *nonessential clause or phrase* is not needed to complete the meaning of the sentence.
>
> An *essential clause or phrase* is important to complete the meaning of the sentence.

A *parenthetical expression* is one that interrupts the thought of the sentence and is not necessary for its sense.

PRE-ASSESSMENT

Instructions

Punctuate the following business letter applying the appropriate comma rules.

Some commas have already been inserted.

If the comma is used correctly, leave it as is.

If the comma is incorrect, draw an X through it.

Insert any additional commas wherever necessary.

After you have completed the pre-assessment, check your answers with the learning manager.

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February 15, 1978

Dr. William Neal
1265 North 400 East
Logan, Utah 84321

Dear Dr. Neal:

If there's one place, in the world, where every member of your family can have a fun-filled enjoyable vacation, it's Hawaii!

There's everything here! Beautiful beaches canoe races, marine-life parks, Hawaiian museums, restaurants of all nationalities, gala dining and dancing--a whole world of entertainment. There are a variety of activities and we know you would be anxious to experience them.

Hawaiian Sun Realty is anxious to help you get the most out of every minute of your time in Hawaii whether it is a full-length vacation or a fun weekend. Think, of our agency, as your own personal tour headquarters.

You'll find our agency ready to give you detailed hotel information, to make your hotel reservations, to assist in solving your transportation problems, and to help plan your sightseeing. At your request we'll even arrange a dinner and show at Don Ho's Hawaii's popular entertainer.

If there is anything we can do for you now Dr. Neal please write us. You can expect your vacation in Hawaii without a doubt, to be one of your most memorable ones.

Sincerely yours,

HAWAIIAN SUN REALTY

Joseph Kealoha
General Manager

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LEARNING EXPERIENCE 1

Two or more main clauses joined by the conjunctions for, and, or, nor, but are separated by commas. The comma precedes the conjunction.

Example: I discussed my topic with the teacher, and she approved it.

ACTIVITY 1

Directions: Insert the punctuation wherever necessary. If the sentence is correct asis, write none in the left margin.

1. The new washing machine will give years of service and will require very little care or upkeep.

2. The fair will start on Thursday and will run for twelve days.

3. Marie said the service was poor but it was better than none at all.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #1.

ACTIVITY 1A

1a. The meeting will be informative or it will be a waste of time.

2a. Make an appointment with Mr. Yamada and let me know the time.

3a. The store will be closed tomorrow but it will open again on Monday.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

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SELF CHECK #1

1. The new washing machine will give years of service, and will require very little care or upkeep.

None 2. The fair will start on Thursday and will run for twelve days.

3. Marie said the service was poor, but it was better than none at all.

Note

If your answers for Activity 1 are all correct, skip Activity 1A and proceed on to Learning Experience 2.

If your answers for Activity 1 are not all correct, go back to Learning Experience 1 and complete Activity 1A.

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LEARNING EXPERIENCE 2

A comma is used to separate the parts of a series.

Example: The apartment is furnished with a refrigerator, stove, and living room set.

ACTIVITY 2

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. The supplies machines and equipment have not been delivered.
2. The members asked Esther to collect the money Lillian to purchase the gift and Marlyn to make the presentation.
3. The contestants had to supply their own paper pencil and dictionary.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #2.

ACTIVITY 2A

1a. The president will visit the main office today tomorrow and next week.

2a. The Pagoda Hotel has a stove a sink and a refrigerator in each of the rooms.

3a. Jessie ate the orange peach and mango that were in the refrigerator.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #2

1. The supplies, machines, and equipment have not been delivered.
2. The members asked Esther to collect the money, Lillian to purchase the gift, and Marlyn to make the presentation.
3. The contestants had to supply their own paper, pencil, and dictionary.

Note

If your answers for Activity 2 are all correct, skip Activity 2A and proceed on to Learning Experience 3.

If your answers for Activity 2 are not all correct, go back to Learning Experience 2 and complete Activity 2A.

LEARNING EXPERIENCE 3

Use a comma to set off an introductory word or phrase.

Example: To sell, the salesman must believe in his product.

However, Mary will not attend the meeting.

ACTIVITY 3

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. Finally Sam asked Miss Fujita when the project was due.
2. For traveling you need some no-iron clothing.
3. To win public approval a candidate must be honest and trustworthy.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #3.

ACTIVITY 3A

1a. On Christmas Day the stores in the Kahala Mall will be closed.

2a. Due to network preemption Hawaii Five-O will not be seen tonight.

3a. After working hard in Dr. Neal's class I think I am due for a long vacation!

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #3

1. Finally, Sam asked Miss Fujita when the project was due.
2. For traveling, you need some no-iron clothing.
3. To win public approval, a candidate must be honest and trustworthy.

Note

If your answers for Activity 3 are all correct, skip Activity 3A and proceed on to Learning Experience 4.

If your answers for Activity 3 are not all correct, go back to Learning Experience 3 and complete Activity 3A.

LEARNING EXPERIENCE 4

A dependent clause that precedes the main clause is separated by a comma.

Example: If it rains today, we will not be able to go to the beach.

ACTIVITY 4

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. If you take time to study these principles you will learn much about punctuation.

2. When you have completed the activity the instructor will give you a grade.

3. I will not be home tomorrow if I go to the country.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #4.

ACTIVITY 4A

1a. While Bill was attending a conference in June he met one of his old school buddies.

2a. If you would like more information please call me.

3a. When you have completed your chores come over for a cup of coffee.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #4

1. If you take time to study these principles, you will learn much about punctuation.

2. When you have completed the activity, the instructor will give you a grade.

None 3. I will not be home tomorrow if I go to the country.

Note

If your answers for Activity 4 are all correct, skip Activity 4A and proceed on to Learning Experience 5.

If your answers for Activity 4 are not all correct, go back to Learning Experience 4 and complete Activity 4A.

LEARNING EXPERIENCE 5

Use a comma to set off a nonessential clause or phrase.

Example: Your secretary, whom I met yesterday, is an amiable person.

Essential clauses or phrases (those that are important to complete the meaning of the sentence) are not set off by commas.

Example: The students in the class who complete five projects will receive an A.

ACTIVITY 5

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. David Kaleikini who is the accountant is on vacation this week.
2. The largest island in the Hawaiian Islands is Hawaii which is larger than all the other islands put together.
3. I don't like people who are impatient.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #5.

ACTIVITY 5A

1a. Ryan's English report which he completed yesterday was turned in today.

2a. The salesman who has the best record will receive the bonus.

3a. Jan who was delighted with the decision will attend the conference next week.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

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SELF CHECK #5

1. David Kaleikini, who is the accountant, is on vacation this week.

2. The largest island in the Hawaiian Islands is Hawaii, which is larger than all the other islands put together.

None 3. I don't like people who are impatient.

Note

If your answers for Activity 5 are all correct, skip Activity 5A and proceed on to Learning Experience 6.

If your answers for Activity 5 are not all correct, go back to Learning Experience 5 and complete Activity 5A.

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LEARNING EXPERIENCE 6

A parenthetical expression is set off by commas.

Example: Our company, of course, will submit bids on the new highway project.

ACTIVITY 6

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. You should however resolve the problem before the end of the day.
2. The Board therefore recommended that a woman be hired for the position.
3. The sugar industry as you know has been quite competitive during the past few years.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #6.

ACTIVITY 6A

1a. Before you begin to write however decide what your topic will be.

2a. You are correct of course.

3a. Keala we are sure will be successful in his new position.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #6

1. You should, however, resolve the problem before the end of the day.
2. The Board, therefore, recommended that a woman be hired for the position.
3. The sugar industry, as you know, has been quite competitive during the past few years.

Note

If your answers for Activity 6 are all correct, skip Activity 6A and proceed on to Learning Experience 7.

If your answers for Activity 6 are not all correct, go back to Learning Experience 6 and complete Activity 6A.

LEARNING EXPERIENCE 7

An appositive is set off by commas.

Example: Mrs. Tanaka, my neighbor, is an excellent seamstress.

ACTIVITY 7

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. Mrs. Yoshida the manager of the store will be sending you a letter soon.

2. Gary Chun Mrs. Dulao's secretary will be taking the minutes of the meeting.

3. The teacher Miss Kamaka took the class to the museum.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #7.

ACTIVITY 7A

1a. Craig & Associates a shipping firm delivered the merchandise to the warehouse.

2a. The lunches were ordered by the treasurer Mark Santos.

3a. Jimmy's dog Missy had four puppies yesterday.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #7

1. Mrs. Yoshida, the manager of the store, will be sending you a letter soon.
2. Gary Chun, Mrs. Dulao's secretary, will be taking the minutes of the meeting.
3. The teacher, Miss Kamaka, took the class to the museum.

Note

If your answers for Activity 7 are all correct, skip Activity 7A and proceed on to Learning Experience 8.

If your answers for Activity 7 are not all correct, go back to Learning Experience 7 and complete Activity 7A.

LEARNING EXPERIENCE 8

Degrees, titles, and other explanatory terms that follow a name are set off by commas.

Example: Dr. William Neal, Professor, is on the faculty at Utah State University.

Has Clifford Morita, Sr., written yet?

ACTIVITY 8

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. Derrick Sen M.D. will be the guest speaker for the convention.

2. Wayne Morita Jr. will represent the company at the meeting.

3. Janice Kalima Ph.D. is the new research director for the factory.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #8.

ACTIVITY 8A

1a. Cheryl Jones M.Ed. will be the new head of the English department.

2a. The plant manager informed me that Robert Gomes Sr. will be the next plant inspector.

3a. George Adams Ph.D. is the author of many textbooks and articles.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #8

1. Derrick Sen, M.D., will be the guest speaker for the convention.
2. Wayne Morita, Jr., will represent the company at the meeting.
3. Janice Kalima, Ph.D., is the new research director for the factory.

Note

If your answers for Activity 8 are all correct, skip Activity 8A and proceed on to Learning Experience 9.

If your answers for Activity 8 are not all correct, go back to Learning Experience 8 and complete Activity 8A.

LEARNING EXPERIENCE 9

If the year is included in a date, set off the year by commas.

Example: On July 9, 1978, the Farm Fair will close.

If a date follows a day of the week, set off the date by commas.

Example: After Friday, June 30, payment will be due.

ACTIVITY 9

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. The meeting was rescheduled from Monday June 16 to Thursday June 19.
2. Be sure to mark August 4 1978 on your calendar.
3. The merger will take place on January 18 1979.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #9.

ACTIVITY 9A

1a. On Sunday November 2 the company will take a complete inventory.

2a. The staff is planning the party for July 20.

3a. The annual convention will be held on September 5 1978 at the Ilikai Hotel.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #9

1. The meeting was rescheduled from Monday, June 16, to Thursday, June 19.

2. Be sure to mark August 4, 1978, on your calendar.

3. The merger will take place on January 18, 1979.

Note

If your answers for Activity 9 are all correct, skip Activity 9A and proceed on to Learning Experience 10.

If your answers for Activity 9 are not all correct, go back to Learning Experience 9 and complete Activity 9A.

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LEARNING EXPERIENCE 10

If the name of a city is followed by the name of the state or country, set off the name of the state or country by commas.

Example: We will mail the box to you in Honolulu, Hawaii, by COD.

ACTIVITY 10

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. George Kimata will be visiting Denver Colorado next winter.

2. Gail is going to live with her sister in Los Angeles California.

3. Kobe Japan is famous for its cultural pearls industry.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #10.

ACTIVITY 10A

1a. Honolulu Hawaii is the home of the University of Hawaii at Manoa.

2a. Did you meet the new exchange student from Stockholm Sweden?

3a. Many cars are manufactured in Detroit Michigan.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #10

1. George Kimata will be visiting Denver, Colorado, next winter.
2. Gail is going to live with her sister in Los Angeles, California.
3. Kobe, Japan, is famous for its cultural pearls industry.

Note

If your answers for Activity 10 are all correct, skip Activity 10A and proceed on to Learning Experience 11.

If your answers for Activity 10 are not all correct, go back to Learning Experience 10 and complete Activity 10A.

LEARNING EXPERIENCE 11

Names,words, or phrases used in direct address are set off by commas.

Example: Shirley, which style do you like best?

ACTIVITY 11

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. Linda did you bake these delicious cookies?

2. I must say Bill that this class has been very exhausting.

3. Use your own judgment Michiko in setting up the letter.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #11.

ACTIVITY 11A

1a. Are you going to design the house Mr. Liu?

2a. See me in my office Alison as soon as you arrive.

3a. If there is anything else I can do for you Mrs. Chang please feel free to call me.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #11

1. Linda, did you bake these delicious cookies?

2. I must say, Bill, that this class has been very exhausting.

3. Use your own judgment, Michiko, in setting up the letter.

Note

If your answers for Activity 11 are all correct, skip Activity 11A and proceed on to Learning Experience 12.

If your answers for Activity 11 are not all correct, go back to Learning Experience 11 and complete Activity 11A.

LEARNING EXPERIENCE 12

Two or more adjectives that separately modify the same noun are separated by commas, but a comma is not placed after the last modifying adjective.

Example: Mark Pascua is a fine example of an honest, reliable man.

ACTIVITY 12

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. The members of the debating team presented a strong affirmative argument.
2. The fast efficient secretary won the award.
3. The boys on the field can get a cold refreshing drink whenever they wish.

STOP: CHECK YOUR ANSWERS WITH SELF CHECK #12.

ACTIVITY 12A

1a. We look forward to riding the modern air-conditioned cars during the summer.

2a. There are many selections of stylish attractive clothing at Liberty House.

3a. Many brilliant expensive diamonds were on display at Zales.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #12

1. The members of the debating team presented a strong, affirmative argument.
2. The fast, efficient secretary won the award.
3. The boys on the field can get a cold, refreshing drink whenever they wish.

Note

If your answers for Activity 12 are all correct, skip Activity 12A and proceed on to Learning Experience 13.

If your answers for Activity 12 are not all correct, go back to Learning Experience 12 and complete Activity 12A.

LEARNING EXPERIENCE 13

A comma is used within a number to set off place values of thousands, millions, and so on.

Example: Malia paid $7,500 for her new car.

Two unrelated numbers written together should be separated by a comma.

Example: In 1978, 1,735 students were enrolled at the school.

ACTIVITY 13

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. In the first month of 1978 1350 television sets were assembled in the factory.
2. The public relations office reported that 1588 persons attended the dinner meeting.
3. In 1889 136 new laws were passed.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #13.

ACTIVITY 13A

1a. The cost of the new computer system was $130000.

2a. There were 12695 votes for the issue and 1090 against it.

3a. In September, approximately 1725 students will be enrolled at Kalaheo High School.

CHECK YOUR ANSWERS WITH THE LEARNING MANGER.

SELF CHECK #13

1. In the first month of 1978, 1,350 television sets were assembled in the factory.
2. The public relations office reported that 1,588 persons attended the dinner meeting.
3. In 1889, 136 new laws were passed.

Note

If your answers for Activity 13 are all correct, skip Activity 13A and proceed on to Learning Experience 14.

If your answers for Activity 13 are not all correct, go back to Learning Experience 13 and complete Activity 13A.

LEARNING EXPERIENCE 14

Use a comma to set off Inc. and Ltd. following the name of a company.

Example: Samson & Tong, Ltd., will ship your order.

ACTIVITY 14

Directions: Insert the punctuation wherever necessary. If the sentence is correct as is, write none in the left margin.

1. Nishimoto Bros. Inc. sent out over 2,000 invitations for their grand opening.

2. Harrison Ltd. is a large and distinguished store.

3. Makanani Industries Inc. is a well-known distributor of Hawaiian merchandise.

STOP! CHECK YOUR ANSWERS WITH SELF CHECK #14.

ACTIVITY 14A

1a. Kalani is the accountant for Smith & Associated Ltd.

2a. Did you know that McAndrews & Jones Inc. handled Joan's case?

3a. No one knew about Nelson, Kam, & Holmes Inc. until they advertised in the newspaper.

CHECK YOUR ANSWERS WITH THE LEARNING MANAGER.

SELF CHECK #14

1. Nishimoto Bros., Inc., sent out over 2,000 invitations for their grand opening.
2. Harrison, Ltd., is a large and distinguished store.
3. Makanani Industries, Inc., is a well-known distributor of Hawaiian merchandise.

Note

If your answers for Activity 14 are all correct, skip Activity 14A. You have completed the activities in this LAP. See your learning manager for the post-assessment.

If your answers for Activity 14 are not all correct, go back to Learning Experience 14 and complete Activity 14A.

POST-ASSESSMENT

Instructions

Punctuate the following business letter applying the appropriate comma rules.

Some commas have already been inserted.

If the comma is used correctly, leave it as is.

If the comma is incorrect, draw an X through it.

Insert any additional commas wherever necessary.

After you have completed the post-assessment, check your answers with the learning manager.

February 15, 1978

Dr. William Neal
1265 North 400 East
Logan, Utah 84321

Dear Dr. Neal:

If there's one place, in the world, where every member of your family can have a fun-filled enjoyable vacation, it's Hawaii!

There's everything here! Beautiful beaches canoe races, marine-life parks, Hawaiian museums, restaurants of all nationalities, gala dining and dancing--a whole world of entertainment. There are a variety of activities and we know you would be anxious to experience them.

Hawaiian Sun Realty is anxious to help you get the most out of every minute of your time in Hawaii whether it is a full-length vacation or a gay weekend. Think, of our agency, as your own personal tour headquarters.

You'll find our agency ready to give you detailed hotel information, to make your hotel reservations, to assist in solving your transportation problems, and to help plan your sightseeing. At your request we'll even arrange a dinner and show at Don Ho's Hawaii's popular entertainer.

If there is anything we can do for you now Dr. Neal please write us. You can expect your vacation in Hawaii without a doubt, to be one of your most memorable ones.

Sincerely yours,

HAWAIIAN SUN REALTY

Joseph Kealoha
General Manager

ANSWER SHEET FOR THE LEARNING MANAGER

NOTE: Check the answers with the student.

If all the answers are correct, instruct the student to go on to the next learning experience.

If all the answers are not correct, review the rule with the student.

ACTIVITY 1A

1a. The meeting will be informative, or it will be a waste of time.

2a. Make an appointment with Mr. Yamada, and let me know the time.

3a. The store will be closed tomorrow, but it will open again on Monday.

ACTIVITY 2A

1a. The president will visit the main office today, tomorrow, and next week.

2a. The Pagoda Hotel has a stove, a sink, and a refrigerator in each of the rooms.

3a. Jessie ate the orange, peach, and mango that was in the refrigerator.

ACTIVITY 3A

1a. On Christmas Day, the stores in the Kahala Mall will be closed.

2a. Due to network preemption, Hawaii Five-O will not be seen tonight.

3a. After working hard in Dr. Neal's class, I think I am due for a long vacation!

ACTIVITY 4A

1a. While Bill was attending a conference in June, he met one of his old school buddies.

2a. If you would like more information, please call me.

3a. When you have completed your chores, come over for a cup of coffee.

ACTIVITY 5A

1a. Ryan's English report, which he completed yesterday, was turned in today.

None 2a. The salesman who has the best record will receive the bonus.

3a. Jan, who was delighted with the decision, will attend the conference next week.

ACTIVITY 6A

1a. Before you begin to write, however, decide what your topic will be.

2a. You are correct, of course.

3a. Keala, we are sure, will be successful in his new position.

ACTIVITY 7A

1a. Craig & Associates, shipping firm, delivered the merchandise to the warehouse.

2a. The lunches were ordered by the treasurer, Mark Santos.

3a. Jimmy's dog, Missy, had four puppies yesterday.

ACTIVITY 8A

1a. Cheryl Jones, M.Ed., will be the new head of the English department.

2a. The plant manager informed me that Robert Gomes, Sr., will be the next plant inspector.

3a. George Adams, Ph.D., is the author of many textbooks and articles.

ACTIVITY 9A

1a. On Sunday, November 2, the company will take a complete inventory.

None 2a. The staff is planning the party for July 20.

3a. The annual convention will be held on September 5, 1978, at the Ilikai Hotel.

ACTIVITY 10A

1a. Honolulu, Hawaii, is the home of the University of Hawaii at Manoa.

2a. Did you meet the new exchange student from Stockholm, Sweden?

3a. Many cars are manufactured in Detroit, Michigan.

ACTIVITY 11A

1a. Are you going to design the house, Mr. Liu?

2a. See me in my office, Alison, as soon as you arrive.

3a. If there is anything else I can do for you, Mrs. Chang, please feel free to call me.

ACTIVITY 12A

1a. We look forward to riding the modern, air-conditioned cars during the summer.

2a. There are many selections of stylish, attractive clothing at Liberty House.

3a. Many brilliant, expensive diamonds were on display at Zales.

ACTIVITY 13A

1a. The cost of the new computer system was $130,000.

2a. There were 12,695 votes for the issue and 1,090 against it.

3a. In September, approximately 1,725 students will be enrolled at Kalaheo High school.

ACTIVITY 14A

1a. Kalani is the accountant for Smith & Associates, Ltd.

2a. Did you know that McAndrews & Jones, Inc., handled Joan's case?

3a. No one knew about Nelson, Kam, & Holmes, Inc., until they advertised in the newspaper.

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ANSWER KEY FOR PRE- AND POST-ASSESSMENT

February 15, 1978

Dr. William Neal
1265 North 400 East
Logan, Utah 84321

Dear Dr. Neal:

If there's one place~~,~~ in the world~~,~~ where every member of your family can have a fun-filled, enjoyable vacation, it's Hawaii!

There's everything here! Beautiful beaches, canoe races, marine-life parks, Hawaiian museums, restaurants of all nationalities, gala dining and dancing--a whole world of entertainment. There are a variety of activities, and we know you would be anxious to experience them.

Hawaiian Sun Realty is anxious to help you get the most out of every minute of your time in Hawaii, whether it is a full-length vacation or a fun weekend. Think~~,~~ of our agency~~,~~ as your own personal tour headquarters.

You'll find your agency ready to give you detailed hotel information, to make your hotel reservations, to assist in solving your transportation problems, and to help plan your sightseeing. At your request, we'll even arrange a dinner and show at Don Ho's, Hawaii's popular entertainer.

If there is anything we can do for you now, Dr. Neal, please write us. You can expect your vacation in Hawaii, without a doubt, to be one of your most memorable ones.

Sincerely yours,

HAWAIIAN SUN REALTY

Joseph Kealoha
General Manager

REFERENCES

Aurner, Robert R., Paul S. Burtness, Effective English for Business, Fifth Edition, South-Western Publishing Co., Cincinnati, Ohio, Copyright 1962.

Perkins, W. E., Punctuation: A Programmed Approach, South-Western Publishing Co., Cincinnati, Ohio, Copyright 1972.

Stewart, Marie M., Frank W. Lanham, Kenneth Zimmer, Lyn Clark, Bette Ann Stead, Student Projects and Activities for Business English and Communication, Fifth Edition, McGraw-Hill Book Company, New York, New York, Copyright 1978.

REPROGRAPHICS: THE STENCIL DUPLICATOR

OBJECTIVES

Prepare a stencil including typing, lettering, writing, drawing, shading, and making corrections.

Duplicate copies from the prepared stencil when given access to the proper equipment.

PREREQUISITES

Type using the correct technique and correct format.

Prepare the typewriter for various typing problems.

Prepared by

Lillian T. Yamamoto
Mililani High School
Mililani Town, HI 96789

NOTE TO THE LEARNING MANAGER

This LAP is designed for high school students who have successfully completed at least one-year of typing. (Students will be typing a table and a short manuscript.) They should be able to demonstrate their typing skills and knowledge.

This LAP may be used in Office Practice, Business Machines, Advanced Typewriting, or Shorthand classes.

Materials needed are the stencil, stencil duplicator, mimeoscope and mimeograph paper.

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INTRODUCTION

"Marcia, here is the program for the company's awards dinner next week. We will need two hundred copies." Marcia often receives instructions such as these from her boss. It is Marcia's responsibility to decide which duplicating process to use. The business in which she works has stencil, fluid, and offset duplicating equipment. Each of these processes has its advantages. Marcia must know which process will be best for each job that her employer gives her. Do you know?

A tool for duplication of materials common to some offices and to many educational offices is the stencil duplicator, usually called the mimeograph. Copies are produced from a stencil at a higher quality than copies from a fluid duplicator and less cost than an offset duplicator.

LAP STRUCTURE AND USE

ORGANIZATION This LAP is a set of experiences intended to help you learn the objectives listed below. Information on how to prepare a stencil for the stencil duplicator and one project are included.

Two objectives form the basis of the learning experiences in this LAP to help you learn about the stencil duplicator. The learning experience has activities to help you accomplish the objectives. The first learning experience is designed to inform you about the process and the procedures required for the stencil duplicator. The final learning experience is designed to allow you to apply all the information to perform the ability listed in the objective.

OBJECTIVE This LAP includes the following objectives:

Objective 1: Given a typing problem (tabulation, letter, short manuscript, etc.), the student will be able to prepare a stencil for the stencil duplicator, which will include typing, lettering, writing, drawing, shading, and making corrections.

Objective 2: Given the proper equipment, the student will duplicate copies from the prepared stencil. The projects should be reproduced without errors in punctuation or spelling, centered horizontally and vertically, with clear and distinct print, and with no extraneous marks on completed copies. Projects should be typed in an acceptable form. Erasing and crowding are allowed but only if they are done in a neat and orderly fashion that would allow office acceptability.

PROCEDURE After reading the "Introduction," p. 1, and the objectives listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in "Reprographics: The Stencil Duplicator."

*If you feel you already have the necessary background and practice required by the objective, you may choose to take the LAP Pre-Assessment on the next page. Check your answer with your instructor.

*If you pass the pre-assessment, your instructor will direct you to your next activity.

*If you do not take the pre-assessment or do not meet the criteria on the pre-assessment, turn to page 4 and begin work on the LAP.

STENCIL DUPLICATION--PRE-ASSESSMENT

Direction: The material shown below is to be reproduced on a stencil duplicator. Type the material in tabular form on a stencil. Rule the form.

You will have 45 minutes to complete this problem. After completing this problem, you are to demonstrate to your instructor on the operation of the stencil duplicating machine.

Comparison of Estimated and Actual Expenses.

Last Year:
Sales Salaries: Estimated, $7,000.00; Actual, $7,118.00
Office Salaries: Estimated, $7,500.00; Actual, $7,556.00
Delivery Expense: Estimated, $1,600.00; Actual $1,591.05
Advertising: Estimated, $300.00; Actual, $312.95
Rent: Estimated, $1,500.00; Actual, $1,500.00
Supplies: Estimated, $300.00; Actual $287.60
Insurance: Estimated $2,100.00; Actual $2,100.00
Depreciation: Estimated, $500.00; Actual, $521.16
Miscellaneous: Estimated, $350.00; Actual, $357.35

This year:
Sales Salaries: Estimated, $7,500.00; Actual, $7,439.00
Office Salaries: Estimated, $7,800.00; Actual, $7,780.00
Delivery Expense: Estimated, $1,650.00; Actual, $1,612.45
Advertising: Estimated, $350.00; Actual, $365.75
Rent: Estimated, $1,500.00; Actual, $1,500.00
Supplies: Estimated, $350.00; Actual, $342.75
Insurance: Estimated, $2,250.00; Actual $2,250.00
Depreciation: Estimated, $550.00; Actual, $565.32
Miscellaneous: Estimated, $400.00; Actual, $392.40

LEARNING EXPERIENCES

1. Review the information which follows if you are unfamiliar with the preparation of a stencil for the mimeograph. The projects will include typing, lettering, writing, drawing, shading, and making corrections on the stencil.

2. Complete the projects as described.

3. Run copies from your prepared stencil as assigned. Your instructor or class member will demonstrate the operation of the stencil duplicator. You will also be asked to explain the operation of the machine to your instructor and/or class member.

4. Obtain a practice stencil from your instructor and perform the activities as you progress through this LAP.

Preparing your Typewriter

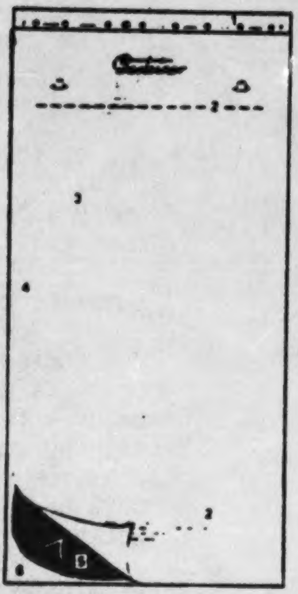
1. The materials required are a typewriter and a type cleaner sheet. Move the ribbon position level to "stencil," and the impression level should be pushed to heavy. Insert the typewriter cleaning sheet with the backing against the platen of your typewriter, then type each character until no ink is deposited on the type cleaner sheet. Give special attention to broad and closed letters. Then remove the sheet.

Preparing the Stencil

1. The material which is necessary to prepare for duplication on the stencil duplicator is called a Stencil.

2. A stencil is an assembly of 3 or 4 parts. The stencil sheet is made of a coated porous fibrous base tissue. By typing or using styli, this coating is pushed aside to allow ink to pass through. The coated cushion when placed between the stencil and backing sheet, "cushions the blow of the type face, increasing the visibility while typing." It should be inserted so the waxy, glossy side is facing the stencil sheet. The backing, a specially oiled, hard, smooth, uniformly thick sheet is used as a firm back for the stencil sheet and it aids in smoothing over any irregularities on the typewriter platen. The typing film may or may not be used. When used, it makes broader, blacker characteristics, and also minimizes cutouts.

3. Locate the position to type or draw on a stencil sheet by using the stencil guide marks. (See illustration). At the top of the stencil note the top edge paper guide line. The distance between this and the broken line which indicates the duplicating limits is 1/2 inch. The numbers along the side margins of the stencil are typewriter line space numbers, 6 lines to an inch. If you begin typing on line one you automatically have 1/2" top margin. The side margins are also indicated for you. From the edge of the stencil to the limitation line is approximately 5/8 inch. This means you will have a side margin on each side of an 8 1/2 inch wide paper if you type from duplicating limit to duplicating limit indicated by broken lines. If you want wider margins, measure from the sides of the stencil and use the typewriter character scale at the top and bottom of the stencil. The scale is marked for both Pica and Elite. The post card boundary is indicated by corner markings for typing 3" x 5 1/2" post card. The center line locates the center of the stencil. Warning lines or numerals are provided to show you how many remaining lines can be typed before you reach the bottom boundary of a standard or legal-size paper.



1. Heading for attaching to duplicator
2. Pica and Elite Scales
3. Typing limit frames for postcards
4. Side line scales
5. Insert Cushion Sheet
6. Backing Sheet

4. Now insert the stencil into your typewriter. Check to be sure you insert the cushion sheet with the coated side against the stencil sheet, between the stencil and the backing sheet.

5. Begin typing the material you wish to have duplicated. When the stencil is typed or drawn, the coating is pushed aside and the base tissue is exposed. The ink flows through the base tissue when run on the mimeograph. Use a firm and staccato typing touch to insure that the tissue is pushed away evenly and completely to expose the base tissue. Periods and commas should be typed more lightly than ordinary typing. Capitals usually require a firmer stroke as they are wider and more stencil coating must be pushed aside to produce a good copy.

6. Activity: Type the following information using a 60 space line. Begin typing on line 10. When you make a typographical error, read the next section on "making corrections".

The United States in its 200 years of existence has grown to be the economic wonder of the world, bringing forth a richness from its farms and factories unprecedented in all history. During this period, we have also enjoyed a unique form of democratic government that has been an inspiration to freedom-seeking people throughout the world. As we now celebrate the Bicentennial Anniversary of our independence, we should be aware of the very important connection between our economic progress and the vitality of our democratic form of government.

Because we have a democratic government, our country goes where we--all of us together--decide we want to take it. Only if the choices we make are based upon an adequate understanding of our economic system, can these choices be made wisely. And informed decisions are essential if we are to be successful in meeting our future economic and social challenges at home and abroad.

Making Corrections

1. If you are using a film, lift it away from the stencil. Then burnish the stencil by gently rubbing the error in a circular motion with a rounded edge of a paper clip. Burnishing returns some of the coating to the stencilized area and helps to hold the correction fluid onto the surface of the stencil rather than passing through it. Before applying correction fluid, insert a pencil between the cushion sheet and the stencil. Apply correction fluid by using a single vertical stroke of a brush. Allow to dry and then retype the correct material using a lighter touch. If you use a heavy type the correction will be darker than the rest of the typed material.

Writing or Drawing on a Stencil

1. A writing plate should always be used between the stencil sheet and the backing sheet when drawing or writing to prevent tearing the stencil. This is a heavy-but flexible translucent plastic sheet. If you are using a cushion sheet when typing, it should be removed.

2. The Mimeoscope is an illuminated drawing board and tracing frame designed for the preparation of stencils. Material to be traced should be placed between the writing plate and the mimeoscope--not directly under the stencil.

3. A roll-point or ball-point stylus should be used for handwriting. Hold the stylus almost vertical when you write with it. Use considerable pressure, and try to keep the pressure even. Other styli are available too. Some for tracing illustrations and some for lettering with the lettering guides.

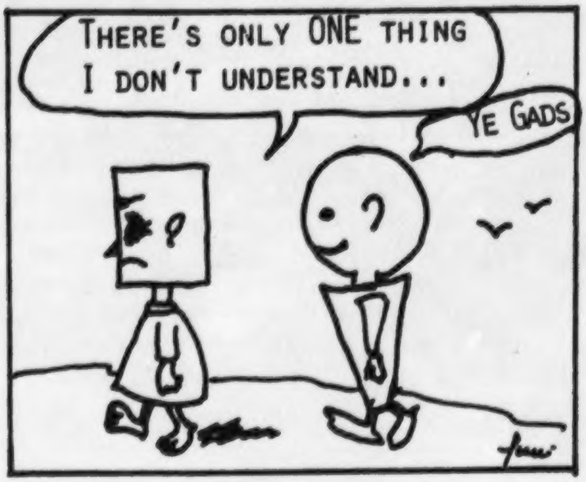
4. Lettering guides are pieces of plastic with openings in the shape of letters or numerals. Draw the stylus point through the opening very gently on the first stroke then go over it several times to remove all the coating. When the coating has been removed the light will show through the opening. Lettering guides are used for professional looking headings.

5. When two lines meet, draw one line first, lift the stylus and then draw the next line. Move the stylus toward the angle or line already drawn. This prevents ragged lines at this joining point.

6. Shading is done with screening plates. The plate is placed directly under the stencil which is to be shaded. Then rub over the area with a stylus. Use a heavy loop and large patterns for large surface and a ball stylus for fine patterns screen plates in small areas.

7. Activity: Using a lettering guide, write the following title on your practice stencil--HOW IT ALL STARTED.

   Trace the following cartoon using the correct procedures for tracing or drawing, writing, shading, and making corrections. Sign the practice stencil when you are completed.


THERE'S ONLY ONE THING I DON'T UNDERSTAND...
YE GADS

Storing Used Stencils

1. It is often a good idea to save stencils for a short while even though they may never be used again. Those stencils which will be used again should be removed from the machine and blotted on a wrapper or newspaper. Then it should be placed ink side up and wrinkles should be avoided. To absorb excess ink, make a circular motion with your hand across the face of the wrapper, and before you file it attach a copy of the material directly to the wrapper. Stencils can be cleaned with kerosene, but this is a messy process.

Project

1. Prepare the manuscript included with this learning unit on a stencil. Use a 2" top margin, 1" bottom margin, and single space the copy. Run 10 copies from your prepared stencil.

2. Demonstrate to your instructor your ability to use the mimeograph when running one of your projects. You will be asked to explain this procedure as if you would instruct a new employee in an office.

Evaluation of Work

1. All projects should be reproduced without errors in punctuation or spelling, centered horizontally and vertically, with clear and distinct print, and with no extraneous marks on completed copies. Projects should be typed in an acceptable form. Erasing and crowding are allowed but only if they are done in a neat and orderly fashion that would allow office acceptability.

2. Demonstrate to your instructor your ability to use the duplicator when running one of your projects. Use the check list provided and get your instructor's approval.

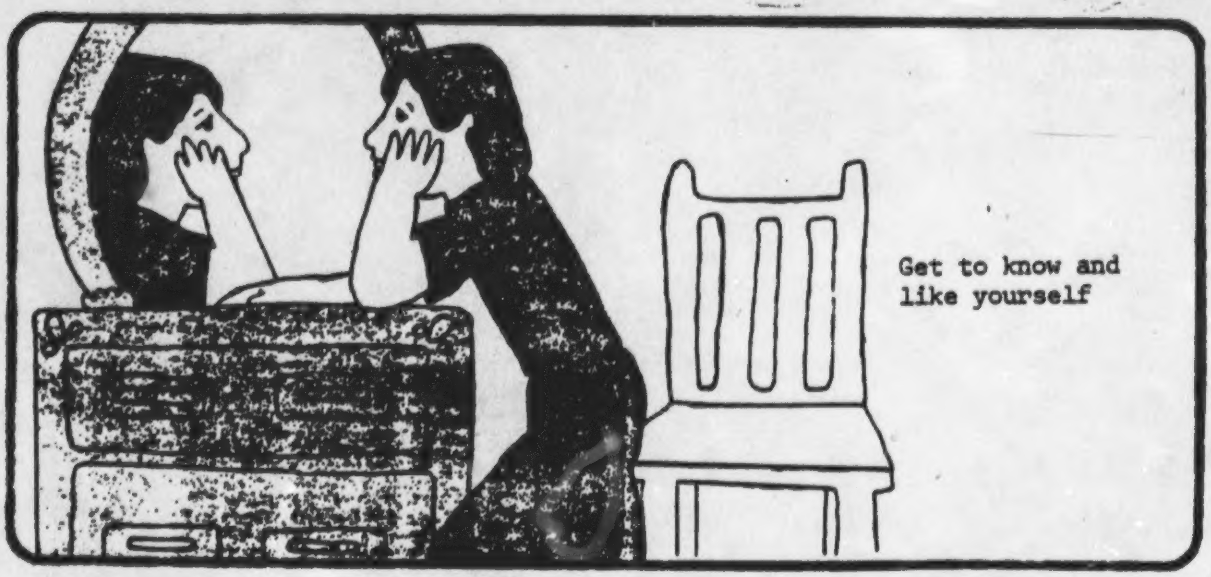
PROJECT FOR MIMEOGRAPH

HUMAN RELATIONS (Use lettering guide for title)

Human relations refers to the relationships between people. These relationships can be formal or informal, close or distant, emotional or unemotional. In business, many kinds of relationships with different people must be considered. As an employee of a business, for example, you have relationships with: (1) yourself, (2) your co-workers, (3) your supervisor, and (4) customers of the business.

Relationships with Yourself

The study of human relations must begin with a study of yourself. "That's silly," you might say, "How can one have a relationship with oneself?" The answer, of course, is not that you really have a relationship with yourself. Rather, it means that you should get to know and like yourself. You should learn to accept yourself for what you are. This is important to do before you can develop good relationships with others.



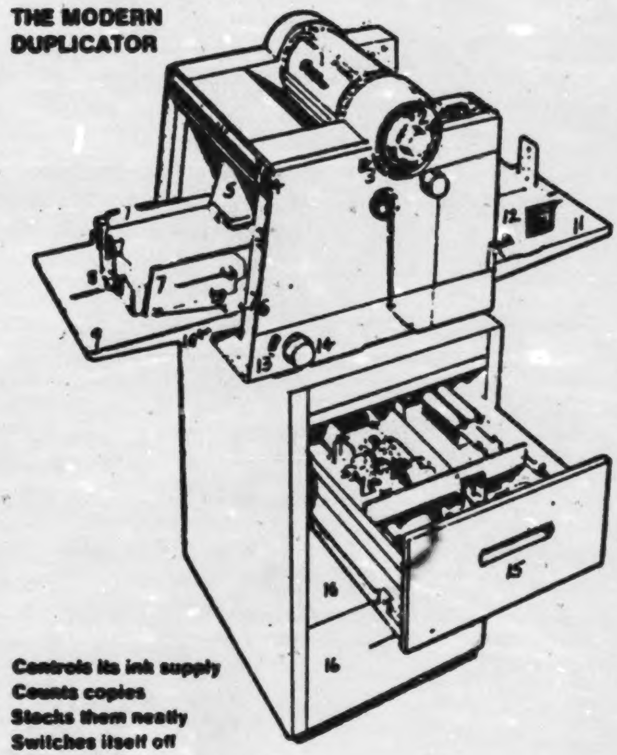
Get to know and like yourself

You can only relate positively and successfully to others if you know yourself and feel good about yourself. If you don't know yourself very well and don't like yourself, this will be very obvious to others. For example, if you are inconsistent, self-conscious, and unpredictable, people will have difficulty knowing how to react to you. In other words, they will neither be able to relate to you very well nor have a good relationship with you.

The essential link between Stencil, Ink and Paper by which copy is made is the Modern Duplicator.

1. Stencil fixing bar
2. Pre-set counter switches off after required number of copies is printed
3. Programing switch
4. Print height adjustment
5. Feed mechanism
6. Feedboard operating lever
7. Side guides
8. Paper weight on back guide
9. Feedboard
10. Side margin adjuster
11. Receiving Tray
12. Receiving tray guides
13. Switch
14. Speed Control Knob
15. Drawer containing equipment for changing color
16. Drawers for paper, etc .

THE MODERN DUPLICATOR



Controls its ink supply
Counts copies
Stacks them neatly
Switches itself off on completion

OPERATING A STENCIL DUPLICATOR

Check list:

1. ____ Attach the stencil. With the backing sheet up, attach the stencil face down. Tear the backing sheet from the stencil sheet along the perforation.

2. ____ Load the copy paper. Place a supply of copy paper on the feed table (be sure it is mimeograph copying paper).

3. ____ Prepare the receiving tray. The completed copies drop neatly into the receiving tray.

4. ____ Review and follow carefully the instructions given for inking and counting copies. (Each machine differs, therefore, it is best to obtain instructions from the literature obtained with the equipment.)

5. ____ Duplicate a trial copy; inspect it to see if the margins are correct. Copy may be raised or lowered by adjusting controls on the machine. Side margins can easily be adjusted by moving the left and right paper guides on the feed tray.

6. ____ If the copies are too light the duplicator may not be receiving enough ink. If necessary, add ink according to instructions on the machine.

7. ____ Run off a few more copies. If copies are dark enough and evenly inked, run off the desired number. (All machines have some mechanism by which copies may be automatically counted as they are run through the machine.)

8. ____ Remove the stencil. If the stencil is not to be reused, discard it by placing it inside an old newspaper and depositing it in the wastebasket.

Instructor's signature ______________________________

Comments: ____________________________________

____

____

STENCIL DUPLICATION--POST-ASSESSMENT

Direction: The material shown below is to be reproduced on a stencil duplicator. Type the material in tabular form on a stencil. Rule the form.

You will have 45 minutes to complete this problem. After completing this problem, you are to demonstrate to your instructor on the operation of the stencil duplicating machine.

Comparison of Estimated and Actual Expenses.

Last Year:
Sales Salaries: Estimated, $7,000.00; Actual, $7,118.00
Office Salaries: Estimated, $7,500.00; Actual, $7,556.00
Delivery Expense: Estimated, $1,600.00; Actual $1,591.05
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Insurance: Estimated $2,100.00; Actual $2,100.00
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Miscellaneous: Estimated, $350.00; Actual, $357.35

This year:
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Advertising: Estimated, $350.00; Actual, $365.75
Rent: Estimated, $1,500.00; Actual, $1,500.00
Supplies: Estimated, $350.00; Actual, $342.75
Insurance: Estimated, $2,250.00; Actual $2,250.00
Depreciation: Estimated, $550.00; Actual, $565.32
Miscellaneous: Estimated, $400.00; Actual, $392.40

LEARNING ACTIVITIES ANSWER KEY

Pre-Assessment and Post-Assessment

1. The pre-assessment and post-assessment should be reproduced without errors in punctuation or spelling, centered horizontally and vertically, with clear and distinct print, and with no extraneous marks on completed copies. The pre-assessment and post-assessment should be typed in an acceptable form. Erasing and crowding are allowed but only if they are done in a neat and orderly fashion that would allow office acceptability.

Project

1. The student should be able to type a manuscript on a stencil using a full sheet of paper in an acceptable style.

2. The student should make all necessary corrections and reproduce the stencil.

3. To evaluate the Project you may use the following criteria for grading:

placement	20 pts.
corrections	20 "
lettering	15 "
tracing	15 "
shading	15 "
neatness & completeness	15 "
Total Points	100

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Meehan, James R., William R. Paseward, and Mary Ellen Oliverio, Clerical Office Procedure: Cincinnati, OH: South-Western Publishing Company, 1973.

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Oliverio, Mary Ellen and William Pasewark, Secretarial Office Procedure: Cincinnati, OH: South-Western Publishing Company, 1977.

Smyth, Jack, Hawaiian Duplicator Corp., 1040 Kikowaena Place, Honolulu, HI, Interviewed on July 10, 1978.

TYPING A TOPIC OUTLINE

OBJECTIVES

Terminal: Upon completion of the LAP, types a topic outline properly centered using correct indentions and line spacing.

Performance: Given an unarranged copy of a topic outline, types the outline properly centered using correct indentions and line spacing.

PREREQUISITE

1. Competent in setting and clearing tab stops and calculating vertical and horizontal centering.

Prepared by

Linda F. Fujita
Kalaheo High School
Kailua, Hawaii 96734

NOTE TO THE COURSE MANAGER

This LAP is designed for the junior high and high school typing student. It would also be appropriate for post-secondary and adult levels with minor adaptation.

The LAP is to be used after the student has acquired competency in setting and clearing tabulation stops and calculating vertical and horizontal centering.

This LAP should be used prior to the unit on manuscript typing.

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INTRODUCTION

An outline is an organized way of concisely expressing ideas. In this LAP, you will learn the proper indentions and spacing for typing outlines, not the actual writing of the outline.

Outlines are often used when taking notes and when organizing thoughts before writing reports or manuscripts.

LAP STRUCTURE AND USE

ORGANIZATION

This LAP is a set of experiences intended to help you learn the objectives listed below. An introduction and three learning experiences are contained in this LAP.

Two types of objectives form the basis of the learning experience: a terminal objective and a performance objective. The learning experience has activities to help you accomplish the objectives. The first learning experience is designed to help you align Roman numerals. The second and final learning experience is designed to allow you to apply all the information to meet the terminal objective.

OBJECTIVES

This LAP includes the following objectives:

Terminal Objective: Upon completion of the LAP, types a topic outline properly centered using correct indentions and line spacing.

Performance Objective: Given an unarranged copy of a topic outline, types the outline properly centered using correct indentions and line spacing.

PROCEDURE

After reading the "Introduction," p. 1, and the objectives listed above, you should be able to determine how much of this LAP you will need to complete in order to be competent in typing a topic outline.

If you feel you already have the necessary background and practice required by the terminal objective, you may choose to take the LAP Pre-Assessment on the next page. Check your answers with your course manager.

If you pass the pre-assessment, the course manager will direct you to your next activity.

If you do not take the pre-assessment, turn to page 4 and begin work on the LAP.

PRE-ASSESSMENT

DIRECTIONS: Arrange the following problem style outline in correct outline form. Center the outline horizontally and vertically on a full sheet of paper.

Check your completed copy with the course manager.

UNBOUND MANUSCRIPTS

I. MARGINS AND SPACING
A. Margins
1. Side and bottom margins: approximately 1"
2. Top margin, first page: elite, 2"; pica, 1½"
3. Top margin, additional pages: 1"
B. Spacing
1. Body of manuscript: double
2. Paragraph indentions: 5 or 10 spaces uniformly
3. Quoted paragraph
a. Four or more lines
(1) Single-spaced
(2) Indented 5 spaces from each margin
(3) Quotation marks not required--may be used
b. Fewer than 4 lines
(1) Quotation marks used
(2) Not separated from text
(3) Not indented from text margins
II. PAGE NUMBERING
A. First Page: Number Centered ½" from Bottom Edge
B. Other Pages: Number Typed Even with Right Margin, ½" from Top Edge of Paper

*Adapted from Century 21 Typewriting, South-Western Publishing Co., Cincinnati, OH, 2nd Ed., Page 107, by Lessenberry, D. D., et al.

LEARN TO TYPE A TOPIC OUTLINE

Directions for typing an outline:

1. Type the main points at the left margin. The main points are preceded by Roman numerals. For Roman numerals that fill more than one space, use the margin release and backspace. The periods after the Roman numerals should be aligned.

2. Use single space, but leave one or two <u>blank</u> lines before and one <u>blank</u> line after the line that begins with a <u>Roman</u> numeral.

3. Indent each sub point 4 more spaces. Each key letter or number should be followed by a period and 2 spaces.

4. Set margins to center an average full line, including the first Roman numeral.

EXAMPLE OF HOW ROMAN NUMERALS ARE ALIGNED:

```
    Margin
      |
      |I.
     I|I.
    II|I.                         Notice that the periods are aligned.
     I|V.
      |V.
```

EXAMPLE OF AN OUTLINE FORM:

```
    Margin
      |
      |I.  MAIN POINT
      |            <-------------One blank line
      |    A.  Sub Point
      |        1.  Second sub point
      |        2.  Second sub point
      |    B.  Sub Point
      |            <-------------One or two blank lines
     I|I.  MAIN POINT
      |            <-------------One blank line
      |    A.  Sub Point
      |    B.  Sub Point
               1.  Second sub point
                   a.  Third sub point
                       (1) Fourth sub point*     *Note single space after
                       (2) Fourth sub point       closed parenthesis.
                   b.  Third sub point
               2.  Second sub point
```

LEARNING EXPERIENCE I

PART I

Directions: Set your left margin stop for a 50-space line. Clear all tab stops; set new stops at 16, 16, and 16. Align the columns of Roman numerals at the right. Use the margin release key for the first column.

I.
II.
III.
IV.
V.
VI.
VII.
VIII.
IX.
X.
XV.
XX.
XXV.
XXX.
XXXV.
XL.
L.
LXXV.
XC.
C.

Self evaluate. Your completed copy should look exactly like the problem above. The Roman numerals are aligned at the right. If there are any questions, see the course manager; if there are no questions, proceed to part II.

PART II

Directions: Align the following Roman numerals correctly.

III.
XLVII.
M.
MCMLXXVIII.
MCCCXVII.
XLIX.
CM.
VII.
LXXII.
I.

Check your work with the course manager.

LEARNING EXPERIENCE II

PART I

Directions: Type the following outline as shown (do not draw the vertical lines). Use a full sheet of paper, 40 space line, begin on line 24.

SELL A SHAVE!

I. DEVELOP SALES PLAN

    A. Discovers signs along highway
    B. Makes up jingle for Burma Shave
    C. Begins to buy jingles

II. START JINGLE CONTEST

    A. People rhyming their jingles
    B. Contest becomes popular

III. TYPES OF JINGLES

    A. Touch of humor
    B. Jingles backfire
        1. People send car fenders
        2. Man claims trip to Mars

Self evaluate Part I: Do all lines square off as shown? If you have any questions, see the course manager. If you have no questions, go on to Part II.

PART II

Directions: Center the following problem horizontally and vertically on a full sheet of paper. Use correct indentions and spacing when typing the outline. Final copy will be in one column.

RULES OF ORDER

I. CONDUCTING BUSINESS
A. Opening Remarks
B. Introduction of Business
C. Obtaining the floor
D. Debating and handling motions
E. Voting
1. Majority requirements
2. Null and void votes
3. Counting votes
II. COMMITTEES AND BOARDS
A. Special and Standing
B. Reception of Reports
C. Adoption and Acceptance of Reports
III. THE OFFICERS AND THEIR DUTIES
A. President
B. Vice-President
C. Treasurer
D. Secretary
IV. MINUTES OF MEETING
A. Preparation
B. Approval

Check your work with the course manager.

LEARNING EXPERIENCE III

Directions: Center the following problem horizontally and vertically on a full sheet of paper. Use correct indentions and spacing when typing the outline.

LEARNING TO WRITE SUMMARIES

I. REASONS FOR SUMMARIZING
A. Getting ideas from your lessons
B. Expressing ideas concisely
II. GUIDES FOR WRITING SUMMARIES
A. Reading the lesson
B. Finding the central idea
C. Finding supporting ideas
D. Writing down ideas
1. Writing briefly
2. Using nouns and verbs
3. Using your own words
E. Editing your first draft
1. Eliminating minor details
2. Arranging ideas in logical order
3. Omitting your own opinions
F. Writing summary in final form
1. Using proper form
2. Writing or typing neatly

Check your work with the course manager.

POST-ASSESSMENT

Directions: Arrange the following problem style outline in correct outline form. Center the outline horizontally and vertically on a full sheet of paper.

Check your completed copy with the course manager.

UNBOUND MANUSCRIPTS

I. MARGINS AND SPACING
A. Margins
1. Side and bottom margins: approximately 1"
2. Top margin, first page: elite, 2"; pica, 1½"
3. Top margin, additional pages: 1"
B. Spacing
1. Body of manuscript: double
2. Paragraph indentions: 5 or 10 spaces uniformly
3. Quoted paragraph
a. Four or more lines
(1) Single-spaced
(2) Indented 5 spaces from each margin
(3) Quotation marks not required--may be used
b. Fewer than 4 lines
(1) Quotation marks used
(2) Not separated from text
(3) Not indented from text margins
II. PAGE NUMBERING
A. First Page: Number Centered ½" from Bottom Edge
B. Other Pages: Number Typed Even with Right Margin, ½" from Top Edge of Paper

Adapted from Century 21 Typewriting, South-Western Publishing Co., Cincinnati, OH, 2nd Ed., Page 107, by Lessenberry, D. D., et al.

ANSWER KEY FOR THE COURSE MANAGER

PRE- AND POST-ASSESSMENT KEY

UNBOUND MANUSCRIPTS

I. MARGINS AND SPACING

- A. Margins
    - 1. Side and bottom margins: approximately 1"
    - 2. Top margin, first page: elite, 2"; pica, 1½"
    - 3. Top margin, additional pages: 1"
- B. Spacing
    - 1. Body of manuscript: double
    - 2. Paragraph indentions: 5 or 10 spaces uniformly
    - 3. Quoted paragraph
        - a. Four or more lines
            - (1) Single-spaced
            - (2) Indented 5 spaces from each margin
            - (3) Quotation marks not required--may be used
        - b. Fewer than 4 lines
            - (1) Quotation marks used
            - (2) Not separated from text
            - (3) Not indented from text margins

II. PAGE NUMBERING

- A. First Page: Number Centered ½" from Bottom Edge
- B. Other Pages: Number Typed Even with Right Margin, ½" from Top Edge of Paper

NOTE: Space once after closing parenthesis.

Direct the student to the next activity.

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ANSWER KEY FOR THE COURSE MANAGER

LEARNING EXPERIENCE I, PART II

III.
XLVII.
M.
MCMLXXVIII.
MCCCXVII.
XLIX.
CM.
VII.
LXXII.
I.

Note: Instruct student to go on to the next activity.

LEARNING EXPERIENCE II, PART II

RULES OF ORDER

I. CONDUCTING BUSINESS

- A. Opening Remarks
- B. Introduction of Business
- C. Obtaining the Floor
- D. Debating and Handling Motions
- E. Voting
  - 1. Majority requirements
  - 2. Null and void votes
  - 3. Counting votes

II. COMMITTEES AND BOARDS

- A. Special and Standing
- B. Reception of Reports
- C. Adoption and Acceptance of Reports

III. THE OFFICERS AND THEIR DUTIES

- A. President
- B. Vice-President
- C. Treasurer
- D. Secretary

IV. MINUTES OF MEETINGS

- A. Preparation
- B. Approval

Note: Use eye judgement for horizontal and vertical centering. One or two blank lines before the main points are accepted.

ANSWER KEY FOR THE COURSE MANAGER

LEARNING EXPERIENCE III

LEARNING TO WRITE SUMMARIES

I. REASONS FOR SUMMARIZING

- A. Getting ideas from your lessons
- B. Expressing ideas concisely

II. GUIDES FOR WRITING SUMMARIES

- A. Reading the lesson
- B. Finding the central idea
- C. Finding supporting ideas
- D. Writing down ideas
  - 1. Writing briefly
  - 2. Using nouns and verbs
  - 3. Using your own words
- E. Editing your first draft
  - 1. Eliminating minor details
  - 2. Arranging ideas in logical order
  - 3. Omitting your own opinions
- F. Writing summary in final form
  - 1. Using proper form
  - 2. Writing or typing neatly

NOTE: Direct the student to the post-assessment.

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